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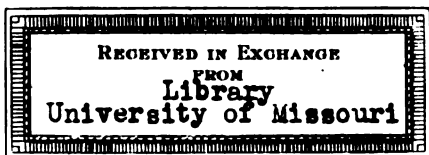
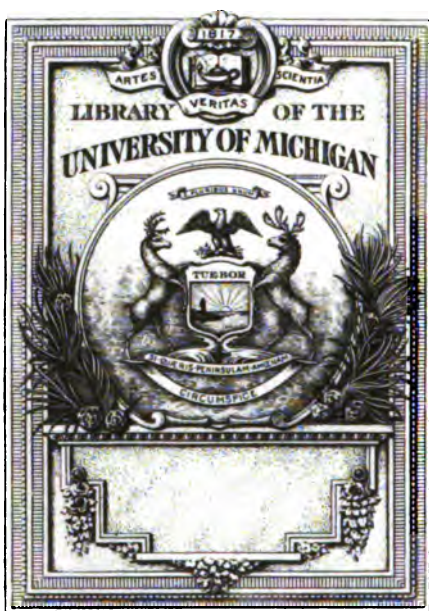
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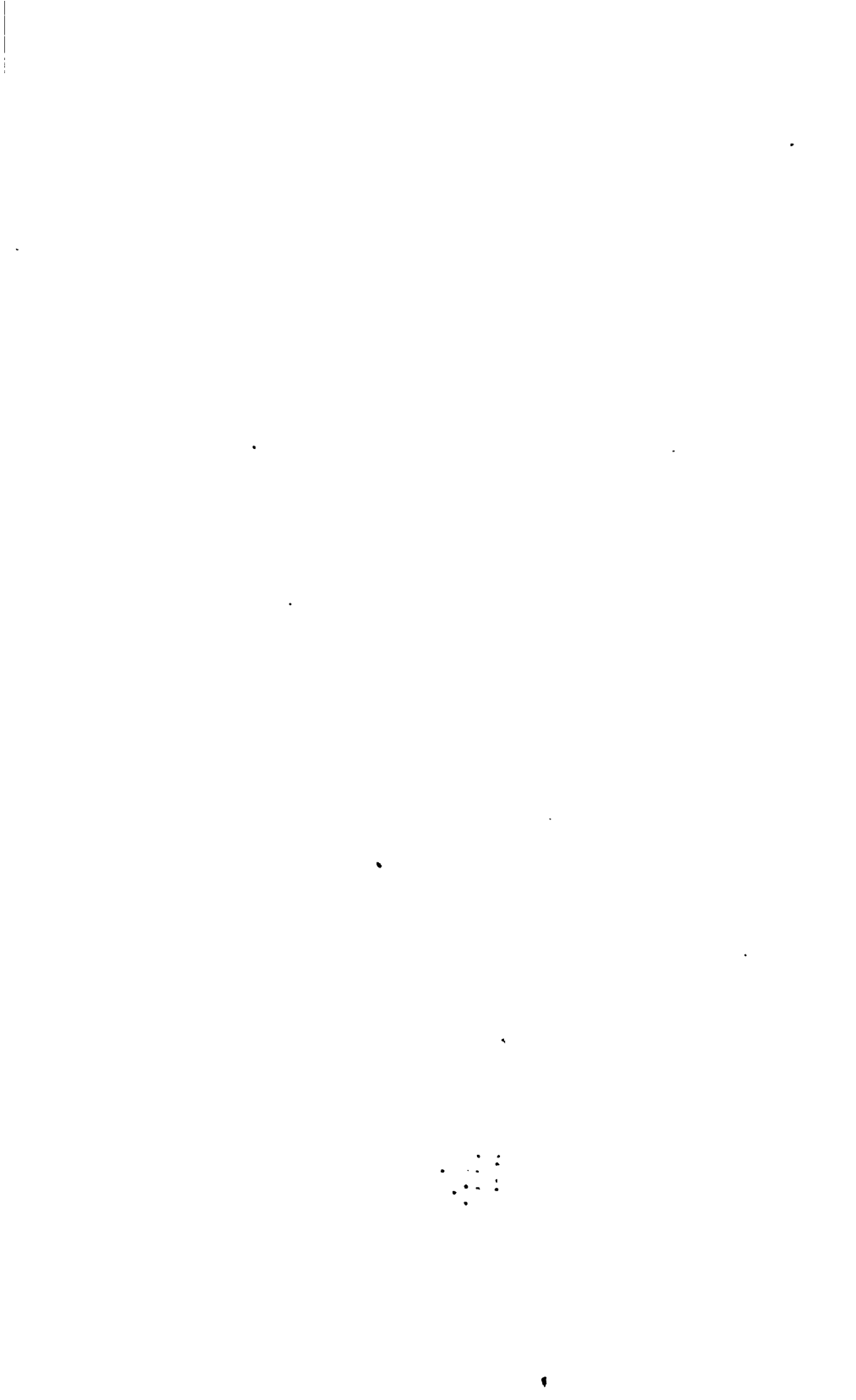
ONE HUNDRED AND FORTIETH SESSION

1917

VOL. XXVII.—Nos. 45 TO 49, INCLUSIVE



ALBANY
J. B. LYON COMPANY, PRINTERS
1917



ANNUAL REPORT

OF THE

Superintendent of Banks

RELATIVE TO

**SAVINGS BANKS, TRUST COMPANIES, INVESTMENT
COMPANIES, SAFE DEPOSIT COMPANIES,
PERSONAL LOAN COMPANIES AND
PERSONAL LOAN BROKERS**

FOR THE YEAR 1916

TRANSMITTED TO THE LEGISLATURE MARCH 14, 1917

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1917

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MARCH 14, 1917.

ANNUAL REPORT

OF THE

Superintendent of Banks, Relative to Savings Banks, Trust Companies, Investment Companies, Safe Deposit Companies, Personal Loan Companies and Personal Loan Brokers

STATE OF NEW YORK

BANKING DEPARTMENT

ALBANY, *March* 14, 1917

To the Honorable, the President of the Senate:

SIR.—In accordance with the provisions of the Banking Law, I have the honor to transmit to the Legislature the annual report of this Department relating to savings banks, trust companies, investment companies, safe deposit companies, personal loan companies and personal loan brokers.

Very respectfully yours,

EUGENE LAMB RICHARDS

Superintendent of Banks

REPORT

To the Legislature:

In accordance with the provisions of the Banking Law, I hereby submit that portion of the annual report of this department which relates to savings banks, trust companies, investment companies, safe deposit companies, personal loan companies and personal loan brokers.

GENERAL BANKING SITUATION.

The general marked improvement in the condition of the institutions under the supervision of the New York State Banking Department continued during 1916. The resources of all the institutions under my supervision on January 1, 1917, totaled \$5,926,545,088 which, based on recent compilations, is approximately 20 per cent of the total resources of the banking institutions under supervision in the United States. The resources of the institutions under supervision of the New York State Banking Department May 9, 1914, when I assumed office, based on their last call for reports, aggregated \$4,430,376,988, showing an increase in resources in less than three years of \$1,496,168,100 or 33.7 per cent. The increase during the past year was \$505,886,941. It is gratifying to report that many of the institutions under my supervision have taken advantage of the prosperity they have enjoyed by using some of their large earnings to eliminate questionable assets and by increasing their capital and surplus.

FINANCIAL RESOURCES OF BANKING INSTITUTIONS IN NEW YORK STATE

The strong position of the financial institutions in New York State is emphasized in statistics compiled by the Comptroller of the Currency. On July 1, 1916, the 986 institutions in this State, including the National Banks, had total resources of \$9,116,184,000 or more than 28 per cent. of the total resources of institutions reporting in the United States. With the population of New York State about 9,700,000, it would appear that the institutions in New York State held \$940 for each inhabitant. That the average

per capita is in excess of this amount is evident when it is taken into consideration that the \$80,000,000 of resources of Savings and Loan associations in New York State, and the enormous resources of bankers who are not under supervision, but who are depositaries for the funds of large corporations, and even of foreign governments, are not included in the statistics compiled by the Comptroller of the Currency.

A total of 27,513 banking institutions in this country, exclusive of the 12 Federal Reserve banks, reported on June 30, 1916, resources amounting to \$32,271,237,696, or an average of \$1,173,000 for each institution reporting. For the same period 204 State banks of deposit and discount, 87 trust companies, 141 savings banks and 77 private bankers under the supervision of the New York State Banking Department reported resources of \$5,512,468,206 or over 17 per cent. of the total resources of institutions in the United States, as compared with 16.8 per cent. in 1915. The average resources of the institutions under the supervision of the New York State Banking Department in 1916 was \$10,830,000, as compared with \$10,000,000 in 1915.

The 19,934 state institutions in this country reported on June 30, 1916, resources of \$18,344,369,696, of which the 509 New York State institutions mentioned contributed 30 per cent. The State banks of New York State had on the same date 14¾ per cent. of all the resources of the State Banks of Deposit and Discount of the country. The total resources of the trust companies in New York state were nearly 37.5 per cent. of the total resources of all trust companies in the United States.

The 622 Mutual Savings banks in the United States reported at the end of June resources aggregating \$4,547,941,986, of which \$2,053,171,981 or 45 per cent. of the country's total was made up from the resources of the 141 savings banks of New York State.

According to the figures of the Comptroller of the Currency, the total gain in resources of all institutions reporting in the country on June 30, 1916, was \$4,467,108,000 of which \$2,335,925,000 was contributed by State institutions in the country and \$2,131,183,000 by the National banks. The increase of State institutions outside New York for the year was 13.2 per cent. while the State

institutions under the supervision of the New York State Banking Department showed a gain during the same period of \$840,000,000 or 18 per cent.

The Comptroller of the Currency has been calling attention to various statistics in recent circulars, from which it appears that the National banks of the State had total resources last September of \$3,603,303,000 so that the total resources of the State institutions of this State exceed by over \$2,300,000,000 the total resources of the national banks. There were 25 national banks in the State last November which had total resources of over \$20,000,000 each. There were 57 State institutions which had total resources of over \$20,000,000 each, while in the United States there were only 99 national banks with resources exceeding that amount.

According to the Comptroller's statement, the total resources of all the National Banks of the United States were a little over fifteen and a half billions of dollars as against approximately six billions of dollars of the State institutions of New York alone and nine and one-half billions of dollars in the combined institutions of this State. In other words, all the national banks outside of the State of New York would have less than twelve billions of resources as against over nine and one-half billions of resources in New York State institutions.

The capital, surplus and undivided profits computed on the market value of investments of the State banks, trust companies and private bankers of New York State on July 1, 1916, totaled \$371,455,236. Of this amount \$127,589,000 was capital and \$243,866,236 was surplus and undivided profits. The surplus, based on market value of securities of the savings banks in this State on the same date, amounted to \$168,986,926, making a grand total of capital, surplus and undivided profits of \$540,442,162 or 11.7 per cent. of \$4,609,132,183 capital, surplus and undivided profits of all banking institutions reporting in the United States.

THE TRUST COMPANIES

During 1916 nine new trust companies were authorized, making a total of 90 such institutions which reported on November 29th last, the date of the last call for reports. Six national banks were converted into trust companies, while one national bank was taken

over for liquidation by a trust company. One state bank was converted into a trust company.

Total resources of the trust companies November 29, 1916, were \$2,744,317,081 as compared with \$2,532,892,786 on December 31, 1915, a gain for the year of \$211,424,295, or 8.3 per cent.

The rapid growth of trust companies is being emphasized annually. On November 14, 1906, 87 trust companies reported resources of \$1,375,554,017. It should be noted that in ten years, with but three more trust companies, resources have doubled. Since January 1, 1897, when 39 trust companies reported resources of \$396,742,947, this item has grown in 20 years nearly seven-fold; in fact, the resources of one of the New York City trust companies at the present time exceeds by nearly \$200,000,000 all the resources of 39 trust companies which reported to the department in 1897.

Total deposits November 29, 1916, amounted to \$2,325,375,624, an increase for the year of \$124,798,513, or 5.6 per cent. This increase in deposit liabilities, together with a loss of nearly \$100,000,000 in cash (including amounts due from banking institutions) is offset by increases in stock and bond investments of \$20,313,149, loans and discounts \$180,417,278, and other assets of \$78,630,592.

The capital of the trust companies on November 29, last, totaled \$94,600,000, a gain of about \$15,000,000 for the year. This item will show further gain as a number of the larger New York City trust companies have already expressed their intention of increasing their capital stock so as to maintain a fair ratio to their deposit liabilities, a policy which I think worthy of endorsement. Surplus, including all undivided profits on market value, totaled \$198,865,173, an increase for the year of \$22,120,312 as compared with a gain of \$14,192,818 in 1915.

With total capital on November 29, 1916, amounting to \$94,600,000 and surplus, based on market value of securities, aggregating \$198,865,173, or a total of \$293,465,173, and with deposit liabilities of \$2,325,375,624, the ratio of capital, surplus and undivided profits, to aggregate deposits was 12.6 per cent., as compared with 11.6 per cent. for 1915 and 11.3 per cent. for 1914. During the year many trust companies took advantage of their

large earnings and strengthened their position by marking down book values of real estate, furniture and fixtures, and doubtful loans, thus materially improving their condition.

TRUST COMPANY STATISTICS

Following is a summarized statement of resources and liabilities of the trust companies reporting to the Banking Department on the dates specified during the past three years:

| RESOURCES | December 24, 1914 | December 31, 1915 | November 29, 1916 |
|---|------------------------|------------------------|------------------------|
| Stock and bond investments, vis.: | | | |
| Public securities, market value..... | \$96,258,534 | \$152,415,058 | \$166,233,694 |
| Private securities, market value..... | 340,511,568 | 399,358,674 | 405,853,187 |
| Real estate owned..... | 42,245,370 | 42,876,395 | 44,089,906 |
| Mortgages owned..... | 94,302,392 | 90,227,621 | 90,575,141 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 13,860,654 | 14,111,208 | 16,073,587 |
| Loans and discounts secured by other collateral..... | 562,879,332 | 873,687,227 | 960,764,762 |
| Loans, discounts and bills purchased not secured by collateral..... | 208,212,787 | 254,895,957 | 346,273,321 |
| Overdrafts..... | 142,360 | 240,574 | 301,251 |
| Due from trust companies, banks and bankers.. | 187,730,417 | 377,764,170 | 272,481,082 |
| Specie..... | 90,874,350 | 137,583,660 | 143,119,311 |
| United States legal tender notes and notes of national banks..... | 16,123,335 | 13,917,573 | 19,757,285 |
| Federal reserve notes..... | | 1,261,416 | 1,898,234 |
| Cash items, vis.: bills and checks for next day's clearings; other cash items..... | 16,110,106 | 66,823,938 | 61,786,659 |
| Customers' liability on acceptances (per contra, see liabilities)..... | 23,542,185 | 50,007,219 | 78,756,972 |
| Amount of assets not included in any of the above items..... | 47,799,007 | 57,722,053 | 136,352,645 |
| Add for cents..... | 40 | 43 | 44 |
| Total resources..... | \$1,740,598,437 | \$2,532,892,786 | \$2,744,317,081 |
| LIABILITIES | | | |
| Capital..... | \$80,400,000 | \$79,600,000 | \$94,600,000 |
| Surplus, including all undivided profits, on market value..... | 162,552,043 | 176,744,861 | 198,865,173 |
| Preferred deposits: | | | |
| Due New York State savings banks..... | 56,105,624 | 70,422,938 | 78,410,809 |
| Due New York State savings and loan associations, credit unions and land bank.... | 379,660 | 437,852 | 939,788 |
| Due as executor, administrator, guardian, etc..... | 50,337,961 | 127,855,727 | 115,586,646 |
| Deposits by the State of New York..... | 9,197,280 | 7,849,731 | 16,055,819 |
| Deposits by Superintendent of Banks of State of New York..... | 1,997,139 | 1,474,284 | 1,143,437 |
| Other deposits preferred because secured by a pledge of assets..... | 7,671,015 | 7,127,189 | 9,892,149 |
| Deposits otherwise preferred..... | 1,106,852 | 6,269,379 | 2,699,979 |

| LIABILITIES | December 24, 1914 | December 31, 1915 | November 29, 1916 |
|--|----------------------|----------------------|----------------------|
| Due depositors, not preferred..... | \$1,209,181,342 | \$1,751,588,393 | 1,858,404,918 |
| Amount due trust companies, banks and bankers | 101,054,111 | 227,551,618 | 242,182,079 |
| Bills payable..... | 885,316 | 369,000 | 75,000 |
| Rediscouunts..... | 1,022,957 | 36,972 | 27,254 |
| Acceptances of drafts payable at a future date or authorised by commercial letters of credit..... | 23,542,185 | 49,881,027 | 78,767,347 |
| Other liabilities..... | 35,164,912 | 25,683,772 | 46,606,639 |
| Add for cents..... | 40 | 43 | 44 |
| Total liabilities..... | \$1,740,598,437 | \$2,532,892,786 | \$2,744,317,081 |
| Total deposits..... | \$1,437,030,984 | \$2,200,577,111 | \$2,325,375,624 |

THE SAVINGS BANKS

The savings banks of the State experienced one of the most prosperous years of their existence. The resources of these institutions at the end of 1916 totalled \$2,139,299,037.51, an increase of \$165,252,661.89, or 8.3 per cent. over 1915. That these institutions have experienced a rapid growth is indicated by the fact that on January 1, 1897, 128 savings banks in this State reported resources of \$812,173,632.37 which, when compared with the resources of savings banks on January 1, 1917, show an increase in twenty years of \$1,327,125,405.14, or 163.4 per cent. The gain in resources since January 1, 1907, or in ten years, is \$674,348,204.11, or 46 per cent.

The deposits on January 1, 1917 totalled \$1,953,663,728.55, a gain for the year of \$134,456,790.64, or 7.3 per cent. Dividends credited to depositors during 1916 amounted to \$68,782,450.75. These figures indicate an average deposit of \$571.70, as compared with \$560.90 for the previous year.

On January 1, 1867, the 86 savings banks of New York State had total deposits of \$131,769,074, due to 488,501 depositors, while on January 1, 1917, two savings banks in this State had 320,799 depositors who had \$268,031,816.64 on deposit with these institutions. The average for each depositor in 1867, or fifty years ago, was \$270.10, while the average deposit in the two savings banks referred to was \$835.50.

The withdrawals during the year aggregated \$422,988,549.24, which is \$6,919,553.34 less than the amount withdrawn during 1915. The amount deposited during the year, not including dividends credited, totaled \$488,678,661.47, an increase of \$76,176,298.15 over the amount deposited in 1915.

Savings banks report 173,950 new depositors during the past year, making a total on January 1st last of 3,417,312 depositors. During 1915 the increase in depositors was 72,057.

The surplus of savings banks shows an increase of \$30,801,624.01, making the total surplus on January 1, 1917, \$184,925,791.52, as compared with \$154,124,167.51 on January 1, 1916. The ratio of surplus, based on market value of securities, to deposit liabilities, on January 1, 1917, was 9.46 per cent., a gain of 1 per cent. for the year.

CONDITION OF SAVINGS BANKS

Resources

| | | |
|---|-------------------------|---------------------------|
| Bonds and mortgages..... | | \$1,091,549,464 99 |
| Stock and bond investments: | | |
| United States..... | \$535,000 00 | |
| District of Columbia..... | 160,000 00 | |
| New York State..... | 22,980,000 00 | |
| Bonds of other States..... | 42,378,904 00 | |
| Bonds of cities in other States..... | 146,531,809 78 | |
| Bonds of cities in this State..... | 223,308,384 58 | |
| Bonds of counties in this State..... | 21,292,442 56 | |
| Bonds of towns in this State..... | 8,756,535 54 | |
| Bonds of villages in this State..... | 19,619,288 28 | |
| Bonds of school districts in this State..... | 8,755,063 87 | |
| Railroad mortgage bonds..... | 353,592,958 47 | |
| Bonds of Land Bank of the State of New York..... | 195,000 00 | |
| Total par value of stocks and bonds.... | <u>\$848,105,387 08</u> | |
| Amount of stocks and bonds at present cost as determined by amortization..... | \$870,333,396 06 | |
| Amount of stocks and bonds at original cost..... | <u>885,644,427 99</u> | |
| Estimated market value of stocks and bonds..... | | 837,919,017 31 |
| Promissory notes payable on demand..... | | 1,730,763 00 |
| Banking houses and lots at actual cash value..... | | 19,151,053 91 |
| Other real estate at actual cash value..... | | 12,903,208 97 |
| Cash on deposit in banks and trust companies..... | | 138,236,737 14 |
| Cash on hand..... | | 13,019,452 62 |
| Total of collectible interest..... | | 24,441,716 70 |
| Other assets..... | | <u>347,622 87</u> |
| Total resources..... | | <u>\$2,139,299,037 51</u> |

Liabilities

| | |
|--|---------------------------|
| Amount due depositors..... | \$1,953,663,728 55 |
| Other liabilities..... | 709,517 44 |
| Surplus on estimated market value of stocks and bonds..... | 184,925,791 52 |
| Total liabilities..... | \$2,139,299,037 51 |
| Surplus on par value of stocks and bonds..... | \$194,931,903 51 |

Statistical items

| | |
|---|------------------|
| Number of open accounts..... | 3,417,312 |
| Number of accounts opened or reopened during the year..... | 633,407 |
| Number of accounts closed during the year..... | 459,457 |
| Amount deposited during the year, not including dividends credited..... | \$488,678,661 47 |
| Amount withdrawn during the year..... | 422,988,549 24 |
| Amount of dividends paid and credited during the year..... | 68,782,450 75 |
| Salaries paid for the year..... | 3,419,366 61 |
| Expenses other than salaries for the year..... | 4,253,499 82 |

IMPORTANT INCREASES

A comparison of certain salient features of the savings bank transactions of the last three years follows:

| | Gain shown by 1914 reports over 1913 | Gain shown by 1915 reports over 1914 | Gain shown by 1916 reports over 1915 |
|---|---|---|---|
| Gain in open accounts..... | 27,851 | 72,057 | 173,950 |
| Gain in resources..... | *\$14,129,757 84 | \$61,841,801 70 | \$165,252,661 89 |
| Gain in amount due depositors..... | 29,803,491 53 | 47,705,979 85 | 134,456,790 64 |
| Increase in market value surplus..... | 22,915,321 71 | 14,419,839 61 | 30,801,624 01 |
| Gain in par surplus..... | 12,956,596 97 | 12,322,918 53 | 11,922,349 46 |
| Gain in dividends paid or credited..... | 2,551,679 46 | 1,960,914 00 | 3,657,827 39 |
| Gain in amount deposited during year..... | *29,647,942 70 | 2,226,673 99 | 76,176,298 15 |
| Increase in amount withdrawn during year..... | *4,654,612 90 | *13,711,185 03 | *6,919,553 34 |

* Decrease.

Savings Bank Dividend Rates

The rates of dividends paid by the savings banks of the State in January and July, 1916, and in January, 1917, are shown in the following table:

| | January, 1916 | July, 1916 | January, 1917 |
|--------------------------------------|------------------|---------------|------------------|
| Number paying 4 per cent..... | 101 | 104 | 104 |
| Number paying 4 and 4½ per cent..... | 2 | 2 | 2 |
| Number paying 3½ per cent..... | 29 | 28 | 28 |
| Number paying 3 and 4 per cent..... | 5 | 5 | 5 |
| Number paying 3½ and 4 per cent..... | 3 | 2 | 2 |

IMPORTANT RULING BY ATTORNEY-GENERAL

Attorney-General Egbert E. Woodbury, recently rendered an opinion of vast importance to the savings banks of New York State, in which he held that national banks are not authorized by the Federal Reserve Act, to use the words "savings department" or similar terms, to designate departments operated along the lines of savings banks. The use of the term "savings," the Attorney-General held, would constitute an invasion of the province of the savings banks. It has been the practice of this Department where any national bank, trust company or State bank, attempted to use the word "savings," to notify them that such was a violation of the law and unless the advertisements were discontinued, we would refer the matter to the Attorney-General to commence an action to collect the penalty provided by law. In all such cases the advertisements have been discontinued.

In his opinion, Attorney-General Woodbury, quotes the specific prohibition in section 279 of the State Banking Law against the use of the word "savings" by any bank other than a savings bank. The Attorney-General contends, that the Federal Reserve Act does not supersede the State Banking Law in this particular and adds:

"We cannot deny the right of national banks to receive deposits in the form of 'savings accounts,' but we feel quite certain that the above language does not empower such banks to do a 'saving bank business' as that business has come to be generally understood throughout the country; and therefore we are of the view that the State statute (section 279, Banking Law), is still operative against the use of the word 'savings' by any bank other than a savings bank.

"National banks are in the first place commercial banks as distinguished from savings banks. The relationship between the savings depositor and the bank in the case of national bank is that of debtor and creditor rather than that of trustee and *cestui que* trust as in a savings bank, and the funds in the latter instance are protected by stringent rules as to investment.

"The words 'savings bank' have accordingly come to have a special meaning to small savers as denoting this increased protection to their deposits, and they would be deceived by its

use by other banks. As Congress did not, we believe, intend to authorize a national bank to do business as a 'saving bank,' so it did not intend to interfere with any safeguards for the small savings depositor which the State may have devised to protect him.

"It may be stated also that it is the duty of the Attorney-General to sustain State statutes such as section 279 of the Banking Law unless he is convinced that such legislation is no longer of force.

"In conclusion section 19 of the Federal Reserve Act concerns itself only with the reserve necessary to protect different forms of deposit. No sanction is found therein for the use of the word 'saving department' by national banks in their business."

ENCOURAGING THRIFT

Savings bank officials in several parts of the State have been successful in their efforts to promote thrift among school children and workmen. Recently I received a letter from the president of one of the largest up-state savings banks, explaining in detail the methods pursued. Touching on the question of promoting thrift among school children, the letter says:

"On every Monday morning such pupils as wish to make a deposit receive from the teacher a blank which is to be filled out in ink and returned to the teacher with their deposit, which must not be less than five cents. The teacher receives the money, hands to the pupil a slip marked 'duplicate,' which the pupil keeps as a receipt. The money and deposit slips are then put in an envelope and delivered to the principal, who puts them in a bag and securely locks it, he having one key and the bank a duplicate. The money is delivered by the principal or a trusted pupil at the bank each day. The money is counted at the bank and an account opened in the name of the pupil. This operation continues from week to week, and as soon as the pupil has a credit on the bank's books of one dollar or more, he or she is entitled to a pass book and becomes a regular depositor in the bank. It is growing by leaps and bounds. To date we have over nine

thousand children in high schools, grammar schools and parochial schools who have deposits, amounting to over \$32,000. Over four thousand pupils have pass books representing a deposit of one dollar or more.

"These results have been accomplished by personal appeals to the children. I have spoken at a great many schools in our city, and the personal appeal has been followed by numerous letters and other legitimate means of encouraging the school children in this enterprise. It is greatly appreciated by the parents, who have been encouraged to start accounts themselves.

"After the school matter was started, we made an effort in a larger way to impress upon the employees in our large industries, the value of saving. Through the courtesy of the officers of many of them I have been permitted to speak to the employees from time to time, telling them of the great benefits which thrift would bring them in the days when their ability to earn would be lessened, and we have accumulated a large amount of money in this way. The method is simple; a slip is signed by the employee instructing the cashier to deduct so much per week from his or her wages to be deposited in our bank. Some trusted employee is put in charge of the work of making collections and keeping the pass book. The pass book is subject to demand at any time by the owner, and the practice of deducting from wages would be discontinued at the request of an employee.

"It is a great field — a field upon which savings banks I have felt should enter into; it is the underlying purpose of their organization. I believe that if the savings bank men in general would preach this gospel, many thousands of men and women in our State would have a sufficiency for their old age.

"The ear marks of our work are appearing all around us. Superintendents of schools in neighboring towns and officers of grange societies appeal to us to come and talk to their pupils and members about this work. The field is endless, and if the people once get the habit of saving firmly established, they commence to live in a more moderate way, finding that things they considered necessities in the past were in

reality luxuries. It seems to me that if there ever was a time when slowing down on expenses and general style of living were needed, it is at present."

HYPOTHECATION OF ASSETS

The policy of the Department in discouraging the practice of the hypothecation of assets has resulted in almost the entire elimination of the item of bills payable. On November 29th last, the total amount of bills payable reported by trust companies of this State was only \$75,000.

ACCEPTANCES

The privilege granted trust companies of accepting for demand at future dates drafts drawn on them by the customers continues to prove popular, this item totalling \$78,767,347, an increase for the year of \$28,749,753. These bills are in most cases drawn against actually existing values, and as such are considered by the Federal Reserve Bank as prime paper, eligible for re-discount.

PERSONAL LOAN COMPANIES AND BROKERS

At the close of the year there were twenty-five personal loan companies and personal loan brokers under the supervision of the Superintendent of Banks with a combined capital of \$735,275, as compared with twenty-one companies and brokers with a combined capital of \$655,275 reporting at the close of 1915. During the past year six authorization certificates were issued and two authorizations previously granted were revoked.

Where the rate of interest charged is greater than 6 per cent. per annum, personal loan companies and personal loan brokers are restricted in loaning to any one individual at one time to a sum not exceeding \$200 and there is a fixed maximum rate of interest on all loans according to their class.

INVESTMENT COMPANIES

Three new Morris Plan companies, located in the cities of Buffalo, Syracuse and Schenectady, were authorized during 1916. Three other investment companies were organized in New York city to pursue other activities.

During the year the Morris Plan Company of New York was authorized to maintain two additional branches.

The resources of all investment companies under the supervision of this Department on January 1, 1917, totalled \$31,500,000.

INSTITUTIONS UNDER THE SUPERVISION OF THE BANKING DEPARTMENT

The number of institutions under the supervision of the New York State Banking Department continues to increase. At the close of the year the total number of such institutions was 1,122, an increase of 50 over the number reported at the close of 1915. The trust companies alone show an increase of nine. A number of national institutions of the State have been converted into State institutions.

With 1,122 institutions under supervision, it is mandatory for the Superintendent of Banks to make in each year at least 1,647 examinations, in compliance with the provisions of section 39 of the Banking Law. The law requires banks of deposit and discount, trust companies, and 77 of the 88 private bankers operating in this State, to be examined at least twice a year. It is also necessary to make in addition many special examinations.

The following table gives the number of institutions under the supervision of this Department, January 1, 1917:

| | |
|---|-------|
| Banks of deposit and discount..... | 205 |
| Banks of deposit and discount (branches)..... | 103 |
| Private bankers..... | 88 |
| Trust companies..... | 91 |
| Trust companies (branches)..... | 51 |
| Savings banks..... | 141 |
| Safe deposit companies..... | 48 |
| Safe deposit companies (branches)..... | 39 |
| Investment companies..... | 20 |
| Investment companies (branches)..... | 2 |
| Personal loan companies..... | 23 |
| Personal loan companies (branches)..... | 1 |
| Personal loan brokers..... | 2 |
| Foreign corporation agencies..... | 22 |
| Savings and loan associations..... | 254 |
| Building lot associations..... | 1 |
| Land Bank..... | 1 |
| Credit unions..... | 30 |
| | <hr/> |
| | 1,122 |
| | <hr/> |

The following table shows the number of examinations required by law to be made of these institutions:

| | |
|---|-------|
| Banks of deposit and discount..... | 410 |
| Banks of deposit and discount (branches)..... | 206 |
| Private bankers (77 twice yearly, 11 annually)..... | 165 |
| Trust companies..... | 182 |
| Trust companies (branches)..... | 102 |
| Savings banks..... | 141 |
| Safe deposit companies..... | 48 |
| Safe deposit companies (branches)..... | 39 |
| Investment companies..... | 18 |
| Investment companies (branches)..... | 2 |
| Personal loan companies..... | 23 |
| Personal loan companies (branches)..... | 1 |
| Personal loan brokers..... | 2 |
| Foreign corporation agencies..... | 22 |
| Savings and loan associations..... | 254 |
| Building lot associations..... | 1 |
| Land Bank..... | 1 |
| Credit unions..... | 30 |
| | <hr/> |
| | 1,647 |
| | <hr/> |

Powers of Superintendent of Banks Upheld

The Appellate Division of the Supreme Court, Fourth Department, recently handed down a decision upholding the powers given to the State Superintendent of Banks in the new banking law, particularly with reference to the private banking business. The court held that if the Superintendent of Banks has good cause to take over for liquidation the business of a private banker, it does not lie with the court to legally divest him of possession.

Under the powers given him by the new banking law transferring to the Superintendent of Banks jurisdiction and supervision over certain classes of private bankers, which went into effect in 1914, the Superintendent of Banks refused to grant an authorization certificate to S. Lunghino & Sons of Buffalo and Rochester. The Superintendent of Banks took this action after he had caused to be made several examinations of the affairs of these private bankers. In accordance with the provisions of the Banking Law, the Superintendent of Banks took possession of the affairs of Lunghino & Sons for the purpose of liquidating them for the benefit of depositors. However, Lunghino & Sons appealed to the Supreme Court for relief and succeeded in obtaining an order from Supreme Court Justice Charles A. Pooley of Buffalo directing the Superintendent of Banks to return the assets to Lunghino

& Sons under certain conditions which were complied with. Feeling that the Court at Special Term had exceeded its authority, the Superintendent of Banks took an appeal from his decision to the Appellate Division which has just overruled the lower court and sustained in every particular the contentions of the Banking Department. Efforts are now being made to permit the Lanthinos to resume business under the supervision of the Superintendent of Banks along lines which it is believed will amply protect the depositors. Justice Merrill writing the opinion of the Appellate Division, says:

“In the enactment of the Banking Law of the State, the Legislature adopted a well-defined scheme with reference to private bankers to bring them directly under the control and supervision of the Superintendent of Banks. He was the officer invested by the Legislature to pass upon the character, responsibility and general fitness of the person seeking to engage in the business of private banking. The act (Section 48) provides that whenever the approval of the Superintendent is made a condition precedent to the doing of any act, it shall lie within his sound discretion to grant or refuse his approval. The Legislature having confided the decision of a matter of a public nature to a public official with discretionary power to act in the premises, acts properly within such discretion are not subject to judicial review at the instance of someone claiming that a different decision should have been made.

“There can be no claim but that the Superintendent acted upon good cause in refusing to certify respondents. Indeed, the court at special term expressly found that the business conduct of the firm was open to just criticism and expressly asserted that if they were to continue there must be radical changes in their business methods, and in imposing as conditions for reinvesting the firm with the business the court required reformation in the very particulars criticised by the Superintendent of Banks.

“Section 60, it will be observed, only authorizes the court ‘upon good cause shown,’ to direct the Superintendent to refrain from further proceedings toward liquidation of the

bank's affairs, and to surrender possession of the property and business of the delinquent. In other words, if the Superintendent had good cause to assume possession of the business of this firm, then under section 60 it did not lie with the court to divest him of possession. The court here assumed to act with the same powers as those with which the Legislature expressly invested the Superintendent of Banks. Such, we conceive, was not within its powers. The Legislature nowhere gave the Supreme Court supervision over private banks. The Banking Law confides such power in the Superintendent of Banks alone and in assuming to discharge the functions of that official in this case, we think the court exceeded its authority. Private bankers are only permitted to engage in business upon certification by the Superintendent and if illegally conducted, the Legislature has marked a course to be pursued in order to end the bank's activities. It has reposed in its specially constituted State official the sole power to act and it does not lie with the court to substitute itself for such legally constituted authority. In 1908 the statute with reference to individual bankers was amended so as to invest the Superintendent of Banks with plenary power to take possession and liquidate the affairs of a bank.

"In our opinion, Section 60 merely gives to the Supreme Court the right to review the action of the Superintendent of Banks in taking possession of the bank. If it was made to appear that he had acted arbitrarily and without good cause, or that there had been an abuse of discretion, the court, under that section, might have well found good cause shown for ordering a repossession of the bank in the firm of S. Lunghino & Sons. The position of the learned court and the conditions imposed by the order effectually negatives any such suggestion. The court recognized that the Superintendent was justified in his position and having coincided in the view of the Superintendent as to the firm's delinquencies, the court should not, we think have interfered with the procedure which the legislature provided in such cases.

"It is urged by respondents that the bank is now solvent and abundantly able to meet every requirement of the State

Banking Department, and that for that reason it should be permitted to continue under the order of the court. A motion has been made to dismiss this appeal upon the ground that the questions involved hereon are, by reason of the present affluent condition of the bank and its ability to more than meet its legal obligations, purely academic. We are unable to adopt this view. The fact that a period of unexampled prosperity and favorable business conditions has served to rehabilitate the affairs of this institution is, in our opinion, quite aside from the question as to whether at the time this order was made just cause was shown for overruling the action of the Superintendent of Banks.

"We think the Superintendent of Banks was fully justified in the course he undertook in this case and that the learned court exceeded its authority in granting the order appealed from, and that the same should be reversed, and that possession of the respondent's bank be returned to the Superintendent for such action in the premises as he may deem expedient, in accordance with the statutes in such case made and provided."

Powers of Superintendent of Banks Over Defunct Institutions

The Appellate Division of the Supreme Court, Second Department, has since the close of the year handed down a decision of importance setting forth the powers of the Superintendent of Banks in connection with the liquidation of defunct institutions. The court in its decision reverses an order made in July, last, by Supreme Court Justice Russell Benedict of Brooklyn, directing the sale of the remaining assets of the Union Bank of Brooklyn at public auction. Justice Benedict contended that the Superintendent of Banks must obtain the prior approval of the Supreme Court in practically every step that he takes in liquidating a closed institution.

In April, 1916, the Superintendent of Banks applied to Justice Benedict for permission to pay a dividend of 5 per cent. to the depositors of the Union Bank. Up to this time the depositors had not received one cent since the closing of the institution in April.

1910. Before passing on the application Justice Benedict demanded that the Superintendent of Banks turn over to the court a complete statement of the affairs of the Union Bank liquidation since its closing. After holding the matter under consideration for four or five months Justice Benedict finally authorized the payment of the dividend, and at the same time ordered the Superintendent of Banks to dispose of all the assets of the defunct Union Bank at public auction, on or before December, 1916. The Superintendent of Banks and a committee representing the depositors both objected to such disposition of the assets. It was claimed by the depositors that to sell the assets as ordered would sacrifice their interests and that the order was wholly without facts to support it. The Depositors' Committee called upon the Superintendent of Banks and urgently requested him to appeal from the decision. Thereupon the Superintendent of Banks and the Depositors' Committee both joined in the same appeal and appeared before the Appellate Division of Brooklyn and argued to set aside the lower courts.

Presiding Justice Jenks, writing the opinion for the court, says in part, in commenting on the decision of Justice Benedict:

"I think that the court overlooked the distinction between the Superintendent as a liquidator and the receiver appointed by the court, that excluded the former from the power of the court exercised in this instance. The former common-law right of banking is now a franchise derived from the legislature and the Superintendent is the head of the department for the state regulation of such franchise. He is not a part of the judicial branch of the government. He does not take his office or derive any of his original powers from it. He is of the administrative branch of the government appointed by the Governor and confirmed by the Senate. He is a state officer and as such officer he is expressly clothed by the legislature with this power of liquidation. His possession is not that of the court.

"But when the court undertook thus to order the Superintendent as a liquidator it reached out to direct a state officer in the discharge of statutory duties, involving discretion con-

ferred upon him, not the court, when he and not the court was in custody of the assets.

“ This case does not present even the question of the power of the courts to require action by the Superintendent in his work of liquidation, but the question of the power of the court, as a court, *sua sponte* to order the Superintendent in his liquidation to sell all of the assets of the corporation at a specific time and at specific places. The court in effect has said to the Superintendent you are but my receiver and as such I direct you to sell all of the property of this corporation at a time and places now determined by me.

“As I have said, the liquidation contemplated and authorized by the banking law is not the result of any action or proceeding in court. Liquidation does not necessarily require nor imply judicial proceedings. The appointment of an officer to act in liquidation outside of judicial proceedings or apart from the judicial branch of the government is not open to objection as vesting him with judicial power. The statute naturally contemplates in a liquidation the propriety or necessity of a sale or of the disposition of the real or personal property. But it does not provide that the court, in course of these liquidation proceedings, may direct or order, at its own instance, a sale or disposition of the property. It is the Superintendent who is authorized, not the court, to sell or otherwise dispose of.

“ The court made this drastic command upon accounts required by it and submitted to it in the proceedings for authority to pay this dividend of five per cent. (5%) and one proposed to be paid only out of cash in hand — not as the result of the final winding up of the corporation. There was no application for any sale, no action or proceeding that involved or required or justified an adjudication thereof — not even a proceeding to settle accounts.

“ I am of the opinion that the court did not have the jurisdiction to make the part of the order appealed from upon a petition for a dividend, or upon the theory that the Superintendent was but its receiver and that it was in control of the assets of this insolvent bank.

"It seems to me that, by analogy, the Superintendent is not a receiver of the court perforce of the requirement as to sales of the assets, and that the court is not empowered thereby to order a sale upon its own initiative.

"It is not for the court to set itself above the judgment and discretion of administrative officers to whom the law commits a decision, for thereby the court but confronts its opinion with his opinion, and in the case at bar the opinion of the court is not only opposed to that of the officer but to that of a committee of depositors heard on this appeal. Such a committee naturally would not oppose any step that would, in its opinion, make for the relief of the depositors."

NEW SAVINGS BANK

| NAME | Location | Certificate approved | Date of authorization |
|----------------------------|---------------|----------------------|-----------------------|
| Flatbush Savings Bank..... | Brooklyn..... | Jan. 20, 1916 | Feb. 14, 1916 |

NEW TRUST COMPANIES

| NAME | Location | Certificate approved | Date of authorization | Capital |
|--|------------------|----------------------|-----------------------|-----------|
| Oneida County Trust Company.. | Utica..... | Mar. 14, 1916 | April 24, 1916 | \$250,000 |
| Erie County Trust Company.... | East Aurora..... | Mar. 24, 1916 | May 2, 1916 | 100,000 |
| Cortland Trust Company..... | Cortland..... | April 3, 1916 | May 20, 1916 | 200,000 |
| The Citizens Trust Company of Patchogue..... | Patchogue..... | April 11, 1916 | June 5, 1916 | 100,000 |
| Putnam County Trust Company.. | Brewster..... | Feb. 11, 1916 | June 7, 1916 | 100,000 |
| The First Trust Company of Tonawanda..... | Tonawanda..... | July 17, 1916 | July 19, 1916 | 500,000 |
| Citizens Commercial Trust Company..... | Buffalo..... | Aug. 30, 1916 | Aug. 30, 1916 | 1,150,000 |
| The Yonkers Trust Company.... | Yonkers..... | July 20, 1916 | Oct. 31, 1916 | 150,000 |
| Workers Trust Company..... | Johnson City... | Dec. 11, 1916 | Dec. 21, 1916 | 100,000 |

INCREASES OF CAPITAL — TRUST COMPANIES

| NAME | Location | Date of approval of increase | Amount of increase |
|---|----------------|------------------------------|--------------------|
| Genesee Valley Trust Company..... | Rochester..... | Feb. 15, 1916 | \$100,000 |
| Central Trust Company of New York... | New York..... | June 6, 1916 | 2,000,000 |
| Citizens' Commercial Trust Company... | Buffalo..... | Sept. 1, 1916 | 100,000 |
| Buffalo Trust Company..... | Buffalo..... | July 21, 1916 | 250,000 |
| Bankers Trust Company of Buffalo..... | Buffalo..... | Nov. 17, 1916 | 1,000 000 |
| Columbia Trust Company..... | New York..... | Dec. 4, 1916 | 3,000 000 |
| Madison County Trust and Deposit Company..... | Oneida..... | Dec. 5, 1916 | 100,000 |

CHANGE OF NAME OF TRUST COMPANY

Jan. 28, 1916. Name of "Commonwealth Trust Company of Buffalo, N. Y." changed to "City Trust Company," effective on and after April 3, 1916.

NEW TRUST COMPANY BRANCHES

| NAME | Location | Location of new branch |
|---|--------------|--|
| Guaranty Trust Company of New York..... | New York.... | 513 Fifth Avenue, Borough of Manhattan. |
| Franklin Trust Company.. | Brooklyn.... | 1001 Wallabout Market, corner of Flushing and Washington Avenues, Borough of Brooklyn. |
| Guaranty Trust Company of New York..... | New York.... | 25 East Sixtieth Street, Borough of Manhattan. |
| Citizens Commercial Trust Company..... | Buffalo..... | Niagara and Tonawanda Streets, Buffalo, N. Y. |
| Citizens Commercial Trust Company..... | Buffalo..... | 73 Forest Avenue, Buffalo, N. Y. |
| Citizens Commercial Trust Company..... | Buffalo..... | William and Sherman Streets, Buffalo, N. Y. |
| Guaranty Trust Company of New York..... | New York.... | Paris, France. |
| Bankers Trust Company of Buffalo..... | Buffalo..... | 447 Main Street, Buffalo, N. Y. |
| Citizens Commercial Trust Company..... | Buffalo..... | Corner of Grant and Ferry Streets, Buffalo, N. Y. |
| Bankers Trust Company of Buffalo..... | Buffalo..... | Corner of Delaware Avenue and Johnson's Park, Buffalo, N. Y. |

TRUST COMPANY BRANCHES CLOSED

| NAME | Location | Location of closed branch |
|---|---------------|--|
| Guaranty Trust Company of New York..... | New York.... | 514 Fifth Avenue, Borough of Manhattan. |
| Citizens Commercial Trust Company..... | Buffalo..... | 73 Forest Avenue, Buffalo, N. Y. |
| Franklin Trust Company.. | Brooklyn..... | 68 Washington Avenue, Borough of Brooklyn. |

TRUST COMPANY REFUSED

| NAME | Location of proposed institution | Date of refusal |
|-----------------------------|----------------------------------|-----------------|
| Kingston Trust Company..... | Kingston..... | Aug. 4, 1916 |

NEW SAFE DEPOSIT COMPANIES

| NAME | Location | Certificate approved | Date of authorization | Capital |
|--|-------------------|----------------------|-----------------------|----------|
| Power City Safe Deposit Corporation..... | Niagara Falls.... | Dec. 27, 1915 | Jan. 31, 1916 | \$15,000 |

NEW SAFE DEPOSIT COMPANY BRANCHES

| NAME | Location | Location of new branch |
|-------------------------------|---------------|---|
| Guaranty Safe Deposit Company | New York..... | 25 East 60th st., Borough of Manhattan. |

INCREASE OF CAPITAL OF SAFE DEPOSIT COMPANY

| NAME | Location | Date of approval of increase | Amount of increase |
|------------------------------------|---------------|------------------------------|--------------------|
| Guaranty Safe Deposit Company..... | New York..... | Aug. 10, 1916 | \$100,000 |

REDUCTION OF CAPITAL OF SAFE DEPOSIT COMPANY

| NAME | Location | Date of approval of reduction | Amount of reduction |
|---|---------------|-------------------------------|---------------------|
| Mercantile Safe Deposit Company, The..... | New York..... | June 21, 1916 | \$150,000 |

PERSONAL LOAN COMPANIES AUTHORIZED

| NAME | Location | Certificate approved | Date of authorisation | Capital |
|--|----------------|----------------------|-----------------------|----------|
| Fidelity Personal Loan Company. | New York..... | Mar. 14, 1916 | April 6, 1916 | \$10,000 |
| City Personal Loan Company, Inc. | New York..... | June 8, 1916 | July 19, 1916 | 10,000 |
| Yonkers Personal Loan Company. | Yonkers..... | Oct. 18, 1916 | Nov. 23, 1916 | 10,000 |
| Westchester Provident Personal Loan Company..... | Mount Vernon.. | Sept. 9, 1916 | Nov. 23, 1916 | 10,000 |
| Interborough Personal Loan Company..... | Brooklyn..... | Nov. 15, 1916 | Dec. 11, 1916 | 10,000 |

PERSONAL LOAN BROKERS AUTHORIZED

| NAME | Location | Certificate approved | Date of authorisation | Capital |
|---|------------------|----------------------|-----------------------|---------|
| Abe H. Kavovits and Lillia Kavovitz (Abe H. & Lillia Kavovitz). | Port Chester.... | Jan. 27, 1916 | Mar. 9, 1916 | \$5,000 |

CHANGE OF NAME OF PERSONAL LOAN COMPANY

May 12, 1916. Name of "Equitable Personal Loan Company" changed to "Fourteenth Street Personal Loan Company," effective June 26, 1916.

AUTHORIZATION OF PERSONAL LOAN COMPANIES REVOKED

| NAME | Location | Date of revocation | Capital |
|--|-------------------|--------------------|----------|
| Fidelity Credit Company..... | Buffalo, N. Y.... | Mar. 17, 1916 | \$10,000 |
| Auburn Personal Loan Company, The..... | Auburn, N. Y.... | Mar. 17, 1916 | 5,000 |

INCREASE OF CAPITAL OF PERSONAL LOAN COMPANY

| NAME | Location | Date of approval of increase | Amount of increase |
|-------------------------------------|---------------|------------------------------|--------------------|
| Guardian Personal Loan Company..... | New York..... | May 12, 1916 | \$50,000 |

NEW INVESTMENT COMPANIES

| NAME | Location | Certificate approved | Date of authorization | Capital |
|--|-----------------|----------------------|-----------------------|-----------|
| Morris Plan Company of Syracuse, The..... | Syracuse..... | Jan. 28, 1916 | Feb. 28, 1916 | \$125,000 |
| Bankers Commercial Corporation. | New York..... | Feb. 7, 1916 | Feb. 29, 1916 | 500,000 |
| Morris Plan Company of Buffalo. | Buffalo..... | Feb. 10, 1916 | Mar. 31, 1916 | 200,000 |
| Guaranty Securities Corporation. | New York..... | Mar. 17, 1916 | April 1, 1916 | 500,000 |
| S. W. Straus & Co., Incorporated. | New York..... | Mar. 8, 1916 | April 24, 1916 | 250,000 |
| Morris Plan Company of Schenectady, The..... | Schenectady.... | June 12, 1916 | June 20, 1916 | 100,000 |

INCREASES OF CAPITAL OF INVESTMENT COMPANIES

| NAME | Location | Date of approval of increase | Amount of increase |
|--------------------------------------|---------------|------------------------------|--------------------|
| Guaranty Securities Corporation..... | New York..... | June 26, 1916 | \$500,000 |
| Morris Plan Company of New York..... | New York..... | Aug. 15, 1916 | 500,000 |

NEW INVESTMENT COMPANY BRANCHES

| NAME | Location | Location of new branch |
|--|---------------|--|
| The Morris Plan Company of New York..... | New York..... | A-Re-Co. Building, corner 149th street and Third ave., Borough of Bronx, New York, N. Y. |
| Morris Plan Company of New York..... | New York..... | Lincoln Building, 1 Union Square, Borough of Manhattan. |

INVESTMENT COMPANY MERGER

| NAME | Location | Merged | Date of merger |
|---|---------------|---|----------------|
| New York Mortgage and Security Company..... | New York..... | Into New York Title Insurance Company under name "New York Title and Mortgage Company"..... | June 21, 1916 |

FUNDS OF CLOSED SAVINGS BANKS HELD BY THE BANKING DEPARTMENT

Funds belonging to former depositors of thirty-three closed savings banks continue to be held by this Department. During the year 1916 payments aggregating \$57.43 were made to claimants who had furnished to the Superintendent of Banks satisfactory evidence of their right to the same. These payments were made from moneys remaining to the credit of six closed institutions: the Bond Street Savings Banks, New York City; the Oriental

Savings Banks, New York City; the Third Avenue Savings Bank, New York City; the Guardian Savings Bank, Brooklyn; the Security Savings Bank, New York City and the Sixpenny Savings Bank, New York City.

Following is a statement giving the names of closed savings banks, the years they were chartered and closed, the rate per centum of dividends declared, unclaimed dividends deposited with the Superintendent of Banks, the amount disbursed to claimants, and the balance of unclaimed dividends:

| Year chartered | Year closed | NAME OF INSTITUTION | Rate per cent. of dividend declared | Unclaimed dividends deposited with superintendent | Paid by superintendent to claimants | Balance unclaimed |
|----------------|-------------|---|-------------------------------------|---|-------------------------------------|-------------------|
| 1869 | 1876 | Abingdon Square Savings Bank..... | 48 | \$930 37 | \$481 78 | \$448 59 |
| 1860 | 1876 | Bond Street Savings Bank, N. Y..... | 86 5-8 | 21,132 88 | 10,487 34 | 10,645 54 |
| 1868 | 871 | Bowling Green Savings Bank..... | 35 | 3,994 29 | 19 56 | 3,974 73 |
| 1867 | 1875 | Central Park Savings Bank..... | 30 | 1,497 76 | 704 19 | 793 57 |
| 1857 | 1880 | Central Savings Bank, Troy*..... | 100 | 49 72 | ..... | 49 72 |
| 1866 | 1880 | Chautauqua County Savings Bank*..... | 100 | 2 24 | ..... | 2 24 |
| 1870 | 1877 | Clairmont Savings Bank..... | 15 | 501 90 | 17 98 | 483 92 |
| 1868 | 1877 | Clinton Savings Bank..... | 68.169 | 831 91 | 81 14 | 750 77 |
| 1868 | 1877 | Coxsackie Savings Institution*..... | 100 | 258 32 | 19 60 | 238 72 |
| 1869 | 1884 | Eleventh Ward Savings Bank*..... | 100 | 1,833 19 | 147 25 | 1,685 94 |
| 1869 | 1880 | Equitable Savings Institution*..... | 100 | 150 49 | 45 | 150 04 |
| 1892 | 1899 | Fulton County Savings Bank*..... | 100 | 26 32 | 4 22 | 22 10 |
| 1868 | 1877 | German Savings Bank of the Town of Morrisania..... | 46 1-6 | 3,656 86 | 1,488 39 | 2,168 47 |
| 1866 | 1875 | German Uptown Savings Bank..... | 64 | 5,598 70 | 1,142 92 | 4,455 78 |
| 1904 | 1908 | Guardian Savings Bank, Brooklyn*..... | 100 | 888 27 | 701 03 | 187 24 |
| 1871 | 1879 | Haverstraw Savings Bank..... | 75 | 596 04 | 327 21 | 268 83 |
| 1866 | 1880 | Hope Savings Bank, Albany*..... | 100 | 320 71 | ..... | 320 71 |
| 1871 | 1880 | Mechanics' Savings Bank, Brooklyn*..... | 100 | 329 39 | ..... | 329 39 |
| 1852 | 1876 | Mechanics and Traders' Savings Institution, New York..... | 71 | 14,315 91 | 7,055 48 | 7,260 43 |
| 1865 | 1883 | Morrisania Savings Bank*..... | 100 | 842 74 | 670 88 | 171 86 |
| 1868 | 1875 | Mutual Benefit Savings Bank..... | 64 | 7,554 86 | 3,630 80 | 3,924 06 |
| 1869 | 1876 | New Amsterdam Savings Bank..... | 77 | 429 79 | 9 20 | 420 59 |
| 1874 | 1879 | Newtown Savings Bank*..... | 100 | 1 40 | ..... | 1 40 |
| 1869 | 1877 | Oriental Savings Bank, New York.... | 60½ | 2,255 50 | 299 35 | 1,956 15 |
| 1868 | 1880 | Park Savings Bank, Brooklyn*..... | 100 | 329 44 | ..... | 329 44 |
| 1863 | 1875 | People's Savings Bank, New York.... | 48 7-12 | 5,530 06 | 3,027 14 | 2,503 82 |
| 1869 | 1881 | Port Jervis Savings Bank*..... | 100 | 251 97 | 248 13 | 3 84 |
| 1867 | 1877 | Saratoga Savings Bank..... | 88 | 437 88 | 1 82 | 436 06 |
| 1868 | 1876 | Security Savings Bank, New York.... | 61½ | 1,865 72 | 630 92 | 1,234 80 |
| 1854 | 1878 | Sixpenny Savings Bank, New York.... | 85.55 | 39,319 89 | 12,646 28 | 26,673 61 |
| 1854 | 1875 | Third Ave. Savings Bank, New York.. | 19 | 895 15 | 471 60 | 423 55 |
| 1870 | 1876 | Trades Savings Bank, New York..... | 15 | 547 32 | 3 72 | 543 60 |
| 1873 | 1878 | Union Savings Bank, Saratoga Springs | 6 | 180 89 | 36 17 | 144 72 |
| Total..... | | | | \$117,358 78 | \$44,354 55 | \$73,004 23 |

* Closed voluntarily.

CAPITAL AND SURPLUS OF TRUST COMPANIES

The following table gives the titles, capital, book surplus and market value surplus of the trust companies which reported their condition to the Superintendent of Banks as of November 29, 1916:

| NAME AND LOCATION | Capital | Surplus at book value of stocks and bonds | Surplus at market value of stocks and bonds |
|--|------------|---|---|
| Adirondack Trust Company, The, Saratoga Springs... | \$100,000 | \$180,892 | \$233,843 |
| Albany Trust Company, The, Albany | 400,000 | 359,119 | 349,218 |
| Astor Trust Company, New York City | 1,250,000 | 1,501,952 | 1,960,780 |
| Auburn Trust Company, Auburn | 150,000 | 215,908 | 200,967 |
| Bankers' Trust Company of Buffalo, Buffalo | 1,000,000 | 507,211 | 542,760 |
| Bankers' Trust Company, New York City | 10,000,000 | 13,943,386 | 17,016,562 |
| Broadway Trust Company, New York City | 1,500,000 | 974,189 | 954,189 |
| Brooklyn Trust Company, Brooklyn | 1,500,000 | 3,823,711 | 4,398,423 |
| Buffalo Trust Company, Buffalo | 500,000 | 447,534 | 464,548 |
| Central City Trust Company, Syracuse | 300,000 | 324,851 | 324,765 |
| Central Trust Company, New York City | 5,000,000 | 16,460,775 | 16,460,775 |
| Chemung Canal Trust Company, Elmira | 600,000 | 600,184 | 613,903 |
| Citizens' Commercial Trust Company, Buffalo | 1,250,000 | 1,350,629 | 1,258,409 |
| Citizens' Trust Company, Fredonia | 100,000 | 72,627 | 67,627 |
| Citizens' Trust Company of Patchogue, The, Patchogue | 100,000 | 57,063 | 58,118 |
| Citizens' Trust Company of Schenectady, N. Y., | | | |
| Schenectady | 150,000 | 239,612 | 328,250 |
| Citizens' Trust Company of Utica, N. Y., Utica | 500,000 | 572,866 | 593,654 |
| City Trust Company, Buffalo | 500,000 | 336,606 | 413,396 |
| Columbia Trust Company, New York City | 2,000,000 | 8,386,086 | 8,591,024 |
| Columbus Trust Company, Newburgh | 100,000 | 156,413 | 166,864 |
| Commercial Trust Company, New York City | 500,000 | 168,401 | 195,188 |
| Cortland Trust Company, Cortland | 200,000 | 59,836 | 48,984 |
| County Trust Company, White Plains | 100,000 | 150,794 | 184,656 |
| Empire Trust Company, New York City | 1,500,000 | 1,532,749 | 1,602,916 |
| Equitable Trust Company of New York, New York | | | |
| City | 3,000,000 | 10,465,207 | 10,465,207 |
| Erie County Trust Company, East Aurora | 100,000 | 42,184 | 43,077 |
| Farmers' Loan and Trust Company, New York City .. | 1,000,000 | 8,186,973 | 8,628,126 |
| Fidelity Trust Company of Buffalo, Buffalo | 500,000 | 520,929 | 539,153 |
| Fidelity Trust Company, New York City | 1,000,000 | 1,300,380 | 1,259,880 |
| Fidelity Trust Company, Rochester | 200,000 | 414,385 | 340,159 |
| First Trust Company of Tonawanda, The, Tonawanda .. | 500,000 | 673,540 | 652,115 |
| Franklin Trust Company, Brooklyn | 1,000,000 | 1,375,711 | 1,445,185 |
| Fulton Trust Company, New York City | 500,000 | 696,079 | 721,724 |
| Genesee Valley Trust Company, Rochester | 500,000 | 228,677 | 221,495 |
| Glens Falls Trust Company, Glens Falls | 100,000 | 148,147 | 162,657 |
| Guaranty Trust Company of New York, New York | | | |
| City | 20,000,000 | 25,927,257 | 33,999,906 |
| Hamilton Trust Company, Brooklyn | 500,000 | 1,118,891 | 1,147,451 |
| Hudson River Trust Company, Hudson | 125,000 | 89,506 | 92,546 |
| Hudson Trust Company, New York City | 500,000 | 613,622 | 503,761 |
| Huguenot Trust Company of New Rochelle, New | | | |
| Rochelle | 150,000 | 80,648 | 78,845 |
| Ithaca Trust Company, Ithaca | 200,000 | 180,448 | 237,459 |

CAPITAL AND SURPLUS OF TRUST COMPANIES — *Concluded*

| NAME AND LOCATION | Capital | Surplus at book value of stocks and bonds | Surplus at market value of stocks and bonds |
|---|-----------|---|---|
| Kings County Trust Company, Brooklyn..... | 500,000 | 2,768,624 | 2,733,079 |
| Lawyers' Title and Trust Company, New York City.. | 4,000,000 | 5,358,295 | 5,774,601 |
| Lincoln Trust Company, New York City..... | 1,000,000 | 513,102 | 501,253 |
| Livingston County Trust Company, Genesee..... | 100,000 | 15,948 | 19,760 |
| Madison County Trust and Deposit Company, Oneida.. | 100,000 | 80,399 | 90,399 |
| Manufacturers' Trust Company, Brooklyn..... | 1,000,000 | 430,516 | 400,226 |
| Metropolitan Trust Company, New York City..... | 2,000,000 | 5,405,616 | 5,484,384 |
| Montgomery County Trust Company, Amsterdam.... | 200,000 | 129,280 | 142,641 |
| Mount Vernon Trust Company, Mount Vernon..... | 200,000 | 374,644 | 376,994 |
| Mutual Trust Company of Westchester County, Port Chester..... | 300,000 | 74,540 | 84,281 |
| Nassau County Trust Company, Mineola..... | 100,000 | 108,539 | 128,382 |
| New Rochelle Trust Company, New Rochelle..... | 200,000 | 95,876 | 120,904 |
| New York Life Insurance and Trust Company, New York City..... | 1,000,000 | 4,204,835 | 4,443,494 |
| New York Trust Company, New York City..... | 3,000,000 | 11,504,540 | 11,548,634 |
| Niagara Falls Trust Company, Niagara Falls..... | 100,000 | 216,969 | 216,969 |
| Northern New York Trust Company, Watertown.... | 400,000 | 578,074 | 572,231 |
| Northport Trust Company, Northport..... | 100,000 | 57,431 | 56,993 |
| Olean Trust Company, Olean..... | 100,000 | 23,588 | 23,588 |
| Oneida County Trust Company, Oneida..... | 250,000 | 390,747 | 393,200 |
| Orange County Trust Company, Middletown..... | 100,000 | 363,129 | 307,300 |
| People's Trust Company of Binghamton, Binghamton. | 500,000 | 166,884 | 175,025 |
| People's Trust Company, The, Brooklyn..... | 1,000,000 | 1,722,030 | 1,722,030 |
| Poughkeepsie Trust Company, Poughkeepsie..... | 125,000 | 246,720 | 209,360 |
| Putnam County Trust Company, Brewster..... | 100,000 | 18,293 | 19,259 |
| Queens County Trust Company, Jamaica..... | 600,000 | 92,782 | 127,070 |
| Rochester Trust and Safe Deposit Company, Rochester | 500,000 | 925,290 | 942,707 |
| Rockland County Trust Company, Nyack..... | 100,000 | 51,102 | 53,454 |
| Rome Trust Company, Rome..... | 300,000 | 92,832 | 107,883 |
| St. Lawrence Trust Company, Ogdensburg..... | 100,000 | 25,350 | 28,452 |
| Salamanca Trust Company, Salamanca..... | 100,000 | 208,995 | 212,995 |
| Schenectady Trust Company, Schenectady..... | 250,000 | 473,767 | 522,244 |
| Security Trust Company of Rochester, Rochester.... | 300,000 | 580,575 | 699,575 |
| Security Trust Company of Troy, The, Troy..... | 200,000 | 163,480 | 216,211 |
| Suffolk County Trust Company, The, Riverhead..... | 100,000 | 127,055 | 121,555 |
| Syracuse Trust Company, Syracuse..... | 500,000 | 722,702 | 699,668 |
| Title Guarantee and Trust Company, New York City. | 5,000,000 | 12,453,113 | 12,587,939 |
| Transatlantic Trust Company, New York City..... | 700,000 | 545,949 | 507,555 |
| Troy Trust Company, The, Troy..... | 200,000 | 76,899 | 64,672 |
| Trust Company of Wyoming County, Warsaw..... | 100,000 | 53,059 | 52,659 |
| Trust and Deposit Company of Onondaga, Syracuse.. | 1,000,000 | 604,285 | 621,620 |
| Union Trust Company of Albany, N. Y., The, Albany. | 250,000 | 580,673 | 681,663 |
| Union Trust Company of Jamestown, Jamestown.... | 300,000 | 210,344 | 260,612 |
| Union Trust Company of New York, New York City.. | 3,000,000 | 5,942,173 | 5,942,173 |
| Union Trust Company of Rochester, Rochester..... | 500,000 | 628,622 | 571,141 |
| United States Mortgage and Trust Company, New York City..... | 2,000,000 | 4,462,836 | 4,738,695 |
| United States Trust Company of New York, New York City..... | 2,000,000 | 14,751,519 | 14,878,509 |
| Utica Trust and Deposit Company, Utica..... | 400,000 | 595,714 | 619,101 |
| Westchester Trust Company, Yonkers..... | 300,000 | 271,717 | 286,143 |
| Yonkers Trust Company, Yonkers..... | 150,000 | 71,445 | 74,486 |

SAFE DEPOSIT COMPANIES

The following list gives the names, location and capital of the safe deposit companies as of January 1, 1917:

| Name and location | Capital |
|---|--------------|
| Albany Safe Deposit and Storage Company, Albany..... | \$90,000 00 |
| Astor Safe Deposit Company, New York City..... | 100,000 00 |
| Atlantic Safe Deposit Company, New York City..... | 100,000 00 |
| Bankers' Safe Deposit Company, New York City..... | 100,000 00 |
| Broadway Safe Deposit Company, New York City..... | 100,000 00 |
| Bronx Safe Deposit Company, New York City..... | 100,000 00 |
| Brooklyn City Safe Deposit Company, Brooklyn..... | 100,000 00 |
| Central Safe Deposit Company, Ossining..... | 10,000 00 |
| City Safe Deposit Company of Albany, N. Y..... | 50,000 00 |
| Colonial Bank Safe Deposit Company, New York City..... | 100,000 00 |
| Commercial Safe Deposit Company, New York City..... | 100,000 00 |
| Corn Exchange Safe Deposit Company, New York City..... | 300,000 00 |
| County Safe Deposit Company White Plains..... | 10,000 00 |
| Empire City Safe Deposit Company, New York City..... | 100,000 00 |
| Empire Safe Deposit Company, New York City..... | 100,000 00 |
| Equitable Safe Deposit Company of New York, The..... | 150,000 00 |
| Farmers' Safe Deposit Company, The, New York City..... | 100,000 00 |
| Fifth Avenue Safe Deposit Company, New York City..... | 100,000 00 |
| Franklin Safe Deposit Company, Brooklyn..... | 100,000 00 |
| Garfield Safe Deposit Company, New York City..... | 150,000 00 |
| Greenwich Safe Deposit Company, New York City..... | 100,000 00 |
| Guaranty Safe Deposit Company, New York City..... | 100,000 00 |
| Hanover Safe Deposit Company, New York City..... | 200,000 00 |
| Hudson Safe Deposit Company, New York City..... | 100,000 00 |
| Knickerbocker Safe Deposit Company, New York City..... | 100,000 00 |
| Lincoln Safe Deposit Company, New York City..... | 1,000,000 00 |
| Long Island Safe Deposit Company, Brooklyn..... | 100,000 00 |
| Madison Safe Deposit Company, New York City..... | 100,000 00 |
| Mercantile Safe Deposit Company, New York City..... | 300,000 00 |
| Metropolitan Safe Deposit Company, New York City..... | 100,000 00 |
| Mount Vernon Safe Deposit Company, Mount Vernon..... | 10,000 00 |
| New Maiden Lane Safe Deposit Company, New York City..... | 100,000 00 |
| New Rochelle Safe Deposit Company, New Rochelle..... | 10,000 00 |
| New York Produce Exchange Safe Deposit and Storage Company, New York City..... | 150,000 00 |
| New York Stock Exchange Safe Deposit Company, New York City.. | 100,000 00 |
| Ossining Safe Deposit Company, Ossining..... | 20,000 00 |
| Power City Safe Deposit Corporation, Niagara Falls..... | 15,000 00 |
| Rockland County Safe Deposit Company, Nyack..... | 10,000 00 |
| Safe Deposit Company of New York, New York City..... | 100,000 00 |
| Security Safe Deposit Company of Brooklyn..... | 100,000 00 |
| Security Safe Deposit Company, Buffalo..... | 150,000 00 |
| Security Safe Deposit Company of Troy..... | 50,000 00 |
| Standard Safe Deposit Company, New York City..... | 200,000 00 |
| State Safe Deposit Company, New York City..... | 100,000 00 |
| Thirty-fourth Street Safe Deposit Company, New York City..... | 225,000 00 |
| Union Trust Safe Deposit Company, New York City..... | 100,000 00 |
| United States Safe Deposit Company, New York City..... | 200,000 00 |
| Woolworth Building Safe Deposit Company, New York City..... | 100,000 00 |

\$6,000,000 00

CONDITION OF THE SAFE DEPOSIT COMPANIES

Arranged in comparative form, the various items of resources and liabilities of the safe deposit companies reporting to the Superintendent of Banks, as of the first day of January in each of the last three years are as follows:

| RESOURCES | 1915 | 1916 | 1917 |
|---|-------------|-------------|-------------|
| Bonds and mortgages..... | \$141,600 | \$272,250 | \$268,625 |
| Stock and bond investments..... | 2,448,570 | 2,118,982 | 2,472,548 |
| Real estate..... | 2,432,935 | 2,433,128 | 2,430,863 |
| Vaults and safes..... | 3,069,971 | 3,077,583 | 3,087,553 |
| Furniture and fixtures..... | 181,925 | 166,785 | 76,505 |
| Loans on collateral..... | 1,000 | 1,000 | 700 |
| Cash deposited..... | 304,738 | 573,780 | 275,183 |
| Cash on hand..... | 2,189 | 2,787 | 3,662 |
| Safe rentals due and accrued..... | 62,134 | 71,259 | 68,710 |
| Silver storage due and accrued..... | 31,966 | 33,551 | 34,419 |
| Warehouse storage due and accrued..... | 134,744 | 130,189 | 142,376 |
| Tin boxes on hand..... | ..... | ..... | 241 |
| Other assets..... | 43,485 | 31,307 | 39,115 |
| Add for cents..... | 4 | 5 | 5 |
| Totals..... | \$8,855,261 | \$8,912,606 | \$8,900,505 |
| LIABILITIES | | | |
| Capital stock..... | \$6,035,000 | \$6,135,000 | \$6,000,000 |
| Excess of assets over liabilities..... | 1,609,788 | 1,820,967 | 2,016,041 |
| Loans secured by bond and mortgage..... | 970,000 | 670,000 | 670,000 |
| Other loans..... | 69,850 | 111,500 | 27,200 |
| Interest due and accrued on loans..... | 6,804 | 6,327 | 5,402 |
| Expenses incurred but unpaid..... | 10,865 | 11,133 | 10,733 |
| Other liabilities..... | 152,952 | 157,677 | 171,127 |
| Add for cents..... | 2 | 2 | 2 |
| Totals..... | \$8,855,261 | \$8,912,606 | \$8,900,505 |

SECURITIES HELD IN TRUST

The securities held in trust by the Superintendent of Banks on the first day of January, 1917, for the protection of the depositors with and creditors of the several trust companies and of two investment companies which are engaged in the business of receiving deposits, were as follows:

| | |
|---|--------------|
| United States 2 per cent bonds..... | \$2,000 00 |
| New York State 3 per cent bonds..... | 206,000 00 |
| New York State 4 per cent bonds..... | 213,000 00 |
| New York State 4½ per cent bonds..... | 35,000 00 |
| New York State 4½ per cent bonds..... | 247,000 00 |
| New York County 3.3 per cent bonds..... | 50,000 00 |
| New York City 2½ per cent bonds..... | 330,000 00 |
| New York City 3 per cent bonds..... | 678,000 00 |
| New York City 3½ per cent bonds..... | 2,591,500 00 |
| New York City 4 per cent bonds..... | 863,500 00 |
| New York City 4½ per cent bonds..... | 3,722,000 00 |
| New York City 4½ per cent bonds..... | 1,571,500 00 |
| Brooklyn City 3½ per cent bonds..... | 240,000 00 |

| | |
|--|------------------------|
| Niagara Falls City 4 per cent bonds..... | \$30,000 00 |
| Rochester City 3½ per cent bonds..... | 80,000 00 |
| Long Island City 3½ per cent bonds..... | 10,000 00 |
| Middletown City 3½ per cent bonds..... | 20,000 00 |
| Albany City 3½ per cent bonds..... | 45,000 00 |
| Albany City 4 per cent bonds..... | 16,500 00 |
| Jamestown City 4 per cent bonds..... | 46,000 00 |
| Jamestown City 4½ per cent bonds..... | 5,000 00 |
| Cohoes City 3½ per cent bonds..... | 2,000 00 |
| Utica City 4 per cent bonds..... | 8,000 00 |
| Utica City 4½ per cent bonds..... | 25,000 00 |
| Buffalo City 3½ per cent bonds..... | 61,000 00 |
| Buffalo City 4 per cent bonds..... | 20,000 00 |
| Buffalo City 4½ per cent bonds..... | 106,000 00 |
| Rome City 4 per cent bonds..... | 10,000 00 |
| Little Valley Village 4.95 per cent bonds..... | 4,190 40 |
| Bonds and mortgages..... | 177,500 00 |
| Total..... | <u>\$11,414,690 40</u> |

STEADY GAIN IN TOTAL RESOURCES OF INSTITUTIONS

The total resources of the savings banks, trust companies and safe deposit companies of the State of New York on the first day of January in each year for the last twenty years, and of the State banks of deposit and discount as reported on the date nearest thereto, were:

TOTAL RESOURCES

| DATE | Savings banks | Banks of deposit and discount | Trust companies | Safe deposit companies |
|----------------------|------------------|----------------------------------|-----------------|---------------------------|
| 1898, January 1..... | \$869,751,244 02 | \$324,766,619 | \$483,739,925 | \$5,116,362 15 |
| 1899, January 1..... | 923,420,861 82 | 355,485,972 | 579,205,442 | 5,197,996 76 |
| 1900, January 1..... | 1,000,209,099 51 | 366,304,182 | 672,190,671 | 5,269,271 04 |
| 1901, January 1..... | 1,066,019,216 98 | 380,711,930 | 797,983,512 | 5,255,452 04 |
| 1902, January 1..... | 1,131,564,624 00 | 421,616,408 | 969,403,911 | 5,663,016 97 |
| 1903, January 1..... | 1,191,327,573 18 | 366,932,347 | 1,039,956,625 | 6,111,411 42 |
| 1904, January 1..... | 1,238,800,468 61 | 382,080,238 | 1,039,735,828 | 6,939,799 37 |
| 1905, January 1..... | 1,311,993,505 17 | 497,378,209 | 1,364,016,015 | 7,354,553 41 |
| 1906, January 1..... | 1,405,800,904 84 | *522,616,915 | 1,312,799,130 | 7,419,085 95 |
| 1907, January 1..... | 1,464,950,833 40 | *567,986,011 | 1,365,245,430 | 8,113,235 04 |
| 1908, January 1..... | 1,465,295,677 92 | 509,680,073 | 1,012,747,930 | 8,375,569 53 |
| 1909, January 1..... | 1,536,610,547 64 | *614,707,421 | 1,477,575,489 | 9,352,822 12 |
| 1910, January 1..... | 1,628,916,868 60 | *610,421,807 | 1,604,203,727 | 9,583,960 78 |
| 1911, January 1..... | 1,695,650,793 54 | *610,142,579 | 1,515,453,650 | 8,621,722 91 |
| 1912, January 1..... | 1,780,862,290 05 | 611,632,378 | †1,690,075,954 | 8,094,038 15 |
| 1913, January 1..... | 1,861,783,753 58 | 617,063,267 | †1,598,555,823 | 8,658,127 40 |
| 1914, January 1..... | 1,926,334,331 76 | 625,806,406 | †1,574,666,207 | 8,964,583 83 |
| 1915, January 1..... | 1,912,204,573 92 | 648,234,361 | †1,740,598,437 | 8,855,261 45 |
| 1916, January 1..... | 1,974,046,375 62 | 793,428,884 | †2,532,892,786 | 8,912,606 17 |
| 1917, January 1..... | 2,139,299,037 51 | *901,845,248 | †2,744,317,081 | 8,900,505 99 |

* November; the other bank reports called in December. The increase in resources of these four classes of institutions during the year 1916 was \$485,081, 220.71.

† December. † November.

The total resources of private bankers December 24, 1914, was \$18,462,092; December 31, 1915, was \$14,110,555; November 29, 1916, was \$16,070,993.

LIQUIDATION OF CLOSED INSTITUTIONS

CARNEGIE TRUST COMPANY

During 1916 various assets were adjusted or collections made thereon so as to permit since the close of the year, the payment of an additional 4 per cent. dividend to the depositors of the Carnegie Trust Company, thus bringing the total amount of dividends paid to date up to 44 per cent. The payment of the additional 4 per cent. resulted in the disbursement of approximately \$277,114. Dividends amounting to \$163,502.87, representing accrued dividends of 40 per cent., were paid during 1916 on claims allowed. With the payment of the 4 per cent. recently ordered, the total amount paid to creditors of this institution now aggregates \$3,805,468.76.

The rejected claims on January 1, 1916, amounted to \$635,374 of which \$589,000 was claimed as preference. Rejected claims on December 31, 1916 totalled \$62,651, made up of preferred claims of \$1,359 and general claims of \$61,292. The difference between the rejected claims as of January 1, 1916, and December 31, 1916 shows a reduction during the year of \$572,723. The balance due on allowed claims as of December 31, 1916 is \$4,156,686.02. At the close of the past year, the gross amount of general claims allowed, less offsets, was \$6,927,553.80. On the same date unproven and unallowed claims appearing on the books of the company amounted to \$8,163.

Several important legal actions in which the Carnegie Trust Company was the plaintiff have been prosecuted to a conclusion, and steps are now being taken to collect on the judgments. The most important action involving the substantial interests of the depositors is the so-called stockholders' suit. After many appeals which resulted favorably to the Superintendent of Banks, this action wherein it is sought to recover \$1,500,000, the amount of the statutory stock liability, was finally tried in November last, but as yet no decision has been handed down. However, just prior to the trial, a settlement was consummated with one of the largest stockholders, who paid in, in cash, his full liability of \$74,500.

The extensive litigation that has been carried on for a considerable time against the Carnegie Trust Company by Jacques Lebaudy has been brought to a close by Mr. Lebaudy's abandon-

ment of the appeal from the decision of the Supreme Court, which was in favor of the contention of the Superintendent of Banks.

The percentage cost of liquidation of this company up to the close of 1916, based upon its book assets on January 7, 1911, the date the Superintendent of Banks took possession, is 4.287 per cent.

BINGHAMTON TRUST COMPANY

The Court of Appeals has just rendered a final decision in the action instituted by William Gregory, as Trustee in Bankruptcy of Knapp Bros., against the Binghamton Trust Company, affirming a judgment against the Trust Company.

Efforts of the Superintendent of Banks to dispose of a coal mine owned by this liquidation, located at Belspring, Va., and consisting of approximately 4,000 acres, have been without success, but it is hoped that during the ensuing year a sale will be made.

An assessment of 100 per cent. made by the Superintendent of Banks against the stockholders of this company has resulted in the collection to date of \$107,275.96. An action to recover the balance upon the capital stock of \$300,000 was tried before Supreme Court Justice George McCann and a decision obtained in favor of the Trust Company. Judgment roll is now in course of preparation and judgment will be entered upon its completion.

The Binghamton Trust Company was closed on April 9, 1909, and has paid to creditors three dividends aggregating 70 per cent. The cost of this liquidation to the close of the year 1916 was 3.90 per cent.

LAFAYETTE TRUST COMPANY

The liquidation of this institution has been delayed by the long and bitterly contested litigation to recover from the stockholders the statutory stock liability. This action was commenced in November, 1911, and has been opposed from the outset. Some fifty-eight defendants demurred to the complaint. The demurrers were overruled by Supreme Court Justice Frederick E. Crane, sitting at Special Term, on July 11, 1912, and an appeal was taken to the Appellate Division which affirmed the decision of the Special Term. Thereafter, a further appeal was taken to the Court of Appeals, which sustained the lower courts and held the complaint good. Subsequently, some eighty-two defendants answered the complaint.

A supplemental summons and complaint was filed August 23, 1912, and a second supplemental summons and complaint was filed January 1, 1916, for the purpose of bringing in representatives of deceased defendants. The action was tried before Justice Benedict, sitting at Special Term, in May, June and September of last year. At the close of the plaintiff's case the defendant moved to dismiss the complaint, which motion was denied.

In November of last year, motions were made to set aside the service of the summons upon four defendants. The motion was sustained as to one defendant and denied as to three. Appeals have been taken to the Appellate Division in each case. In the main case, findings have been prepared and presented to Justice Benedict.

Efforts are being made to dispose of the remaining assets of this liquidation with a view to paying another dividend. Since taking possession of this institution by the Superintendent of Banks on November 30, 1908, dividends aggregating 55 per cent. have been paid to creditors. The percentage cost of liquidation up to the close of the past year was 5.90 per cent.

WASHINGTON SAVINGS BANK

During the past year sufficient assets of this liquidation were disposed of to permit the payment of an additional dividend of 2 per cent. to creditors. This dividend is expected to be paid at an early date, bringing the total dividends paid since the institution was closed on December 28, 1910, up to 63 per cent.

During the past year the Appellate Division, First Department, sustained the decision of the lower court which held that the savings bank was entitled to hold four mortgages claimed by the Northern Bank in liquidation. These mortgages have an approximate face value of \$69,923. An appeal to the Court of Appeals has been taken which will be argued with all possible speed. Should this decision be affirmed by the Court of Appeals, sufficient cash will be available for an additional dividend for the creditors of the savings bank. The Washington Savings Bank was taken over by this Department on December 28, 1910. This institution has been liquidated up to the close of the past year at a percentage cost of 4.88 per cent.

STATE SAVINGS BANK

Practically all the remaining assets of this bank were disposed of during the past year. Enough cash was realized to permit the payment since the close of the year of a sixth dividend of approximately 11 per cent., making a total of 65 per cent. paid to creditors since the bank was closed on December 1, 1911. It is expected that the ensuing year will see the affairs of this bank terminated and a final dividend paid.

NEW YORK MORTGAGE COMPANY

The New York Mortgage Company was closed by the Superintendent of Banks on June 29, 1912. Its affairs were interwoven with the business of the Industrial Savings and Loan Company and the Columbia Real Estate Company, both of which companies went into liquidation at the same time.

Practically all of the investments of the New York Mortgage Company were in real estate securities covering property in Bergen county, New Jersey, mostly vacant lots. The mortgages have been foreclosed and the titles to real estate obtained. A considerable number of sales have been made and it is planned to pay another substantial dividend in the near future. It is expected that during 1917, practically all of the assets will be disposed of.

PAYMENT OF DIVIDENDS

The following table shows the names of closed institutions and private bankers, date of suspension, number of dividends paid, when payments were made to creditors and per cent of dividends paid:

| NAME OF INSTITUTION | Date of suspension | Dividends paid | | |
|-------------------------------|--------------------|----------------|---------------|----------|
| | | Date | | Per cent |
| Lafayette Trust Company..... | Nov. 30, 1908 | 1 | May 1, 1909 | 10 |
| | | 2 | Oct. 1, 1909 | 20 |
| | | 3 | May 1, 1910 | 10 |
| | | 4 | July 15, 1911 | 10 |
| | | 5 | Aug. 11, 1913 | 5 |
| Binghamton Trust Company..... | April 9, 1909 | 1 | Sept. 1, 1909 | 50 |
| | | 2 | Feb. 1, 1910 | 10 |
| | | 3 | Sept. 1, 1910 | 10 |

PAYMENT OF DIVIDENDS — *Continued*

| NAME OF INSTITUTION | Date of suspension | Dividends paid | |
|---|--------------------|------------------|----------|
| | | Date | Per cent |
| Borough Bank..... | April 7, 1910 | 1 Oct. 2, 1911 | 10 |
| | | 2 July 10, 1916 | 6 |
| European-American Bank..... | Aug. 6, 1910 | 1 Dec. 21, 1910 | 60 |
| | | 2 Feb. 15, 1912 | 15 |
| | | 3 June 3, 1913 | 6 |
| Bank of Wayne..... | Nov. 9, 1910 | 1 April 1, 1911 | 50 |
| | | 2 July 15, 1911 | 25 |
| | | 3 Mar. 19, 1913 | 15 |
| Washington Savings Bank..... | Dec. 28, 1910 | 1 May 15, 1911 | 50 |
| | | 2 Dec. 26, 1912 | 8 |
| | | 3 Oct. 22, 1914 | 3 |
| Kniickerbocker Savings and Loan Company.... | May 20, 1911 | 1 Oct. 27, 1911 | 25 |
| | | 2 Dec. 1, 1911 | 15 |
| | | 3 Oct. 19, 1914 | 8 |
| Newmark-Dwinaker Co-operative Savings and Loan Association..... | July 13, 1911 | ..... | ..... |
| Afro-American Investment and Building Company..... | July 13, 1911 | 1 May 13, 1912 | 18 |
| | | 2 Oct. 7, 1913 | 25 |
| Carnegie Safe Deposit Company..... | Sept. 23, 1911 | 1 June 12, 1912 | 42.63 |
| | | 2 Aug. 11, 1913 | 7.37 |
| | | 3 June 14, 1916 | 11 |
| Sea Cliff Bank..... | Nov. 23, 1911 | 1 Mar. 14, 1912 | 80 |
| | | 2 Feb. 10, 1913 | 9 |
| | | 1 May 5, 1913 | * |
| Excelsior Building and Loan Association..... | Jan. 30, 1912 | ..... | ..... |
| Universal Trust Company..... | Feb. 16, 1912 | ..... | ..... |
| Woodlawn Bank..... | Oct. 29, 1912 | 1 April 7, 1913 | 75 |
| | | 2 Dec. 30, 1913 | 10 |
| Empire Savings and Loan Association..... | July 29, 1912 | 1 Oct. 22, 1914 | 10 |
| State Savings Bank..... | Dec. 1, 1911 | 1 Mar. 30, 1912 | 15 |
| | | 2 July 20, 1912 | 15 |
| | | 3 Oct. 5, 1912 | 10 |
| | | 4 Oct. 27, 1914 | 4 |
| | | 5 June 17, 1915 | 10 |
| Northern Bank of New York..... | Dec. 27, 1910 | 1 April 17, 1911 | 50 |
| | | 2 Nov. 24, 1911 | 10 |
| | | 3 Nov. 15, 1915 | 5 |
| | | 4 Nov. 14, 1916 | 5 |
| Carnegie Trust Company..... | Jan. 7, 1911 | 1 May 26, 1911 | 25 |
| | | 2 Oct. 31, 1912 | 10 |
| | | 3 Oct. 29, 1915 | 5 |
| Union Bank..... | April 5, 1910 | 1 Aug. 1, 1916 | 5 |
| Industrial Savings and Loan Company..... | June 29, 1912 | 1 *Dec. 13, 1913 | 15 |
| | | 2 Oct. 26, 1914 | 10 |
| | | 3 Dec. 10, 1915 | 10 |
| New York Mortgage Company..... | June 29, 1912 | 1 Oct. 30, 1914 | 12 |
| General creditors: | | 2 Oct. 28, 1915 | 21 |
| State Bank of Pike..... | Jan. 15, 1912 | ..... | †100 |
| Bank of Cape Vincent..... | May 4, 1915 | 1 Feb. 21, 1916 | 50 |

PAYMENT OF DIVIDENDS — *Concluded*

| NAME OF INSTITUTION | Date of suspension | Dividends paid | |
|--|--------------------|------------------|----------|
| | | Date | Per cent |
| PRIVATE BANKERS | | | |
| Adolf Mandel..... | Aug. 3, 1914 | 1 Feb. 9, 1915 | 10 |
| | | 2 July 19, 1916 | 5 |
| Deutsch Brothers..... | July 31, 1914 | 1 Mar. 1, 1915 | 20 |
| | | 2 Dec. 23, 1915 | 15 |
| A. L. Schwenk, successor to A. Grochowski & Company..... | July 23, 1914 | 1 Dec. 16, 1914 | 15 |
| | | 2 Oct. 26, 1915 | 5 |
| | | 3 Sept. 30, 1916 | 5 |
| Abraham L. Kass..... | Nov. 30, 1914 | 1 April 29, 1915 | 15 |
| | | 2 Mar. 3, 1916 | 10 |
| | | 3 Sept. 12, 1916 | 10 |
| Max Kobre's Bank, N. Y. branch..... | Aug. 4, 1914 | 1 Dec. 21, 1914 | 10 |
| | | 2 Mar. 21, 1915 | 10 |
| | | 3 July 11, 1916 | 5 |
| Max Kobre's Bank, Brooklyn branch..... | Aug. 4, 1914 | 1 Dec. 21, 1914 | 10 |
| | | 2 Nov. 29, 1915 | 15 |
| | | 3 Dec. 18, 1916 | 15 |

* General creditors paid in full.

† And interest.

TOTAL DIVIDENDS PAID

Dividends aggregating \$2,358,468 were paid to creditors of defunct institutions and private bankers from December 31, 1915, up to the time of the submission of this report. The following table shows the detail:

Dividends in 1916

| | |
|--|-------------|
| Borough Bank, July 10, 1916, 6 per cent..... | \$56,535 60 |
| Carnegie Safe Deposit Company, June 14, 1916, 11 per cent..... | 51,506 43 |
| Northern Bank, November 14, 1916, 5 per cent..... | 276,213 38 |
| Union Bank, August 1, 1916, 5 per cent..... | 168,826 05 |
| Bank of Cape Vincent, February 21, 1916, 50 per cent..... | 34,995 02 |
| Adolf Mandel, July 19, 1916, 5 per cent..... | 94,137 00 |
| L. W. Schwenk, September 30, 1916, 5 per cent..... | 33,765 23 |
| Max Kobre, New York, July 11, 1916, 5 per cent..... | 115,156 74 |
| Max Kobre, Brooklyn, December 18, 1916, 15 per cent..... | 169,000 00 |
| Greenpoint Polish Co-operative Savings & Loan Association, August 4, 1916, 7 per cent..... | 3,515 81 |

| | |
|--|----------------|
| Harbor & Suburban Building and Savings Association, January 7, 1916, 7.181 per cent..... | \$4,272 75 |
| A. L. Kass, March 3, 1916, 10 per cent..... | 121,797 44 |
| A. L. Kass, September 12, 1916, 10 per cent..... | 121,793 75 |
| | <hr/> |
| | \$1,251,515 20 |
| | <hr/> |

Dividends Declared Prior to 1916 But Paid During 1916

| | |
|--|--------------|
| A. L. Kass, declared April 29, 1915, 15 per cent..... | \$11,692 48 |
| Deutsch Bros., declared March 1, 1915, 20 per cent..... | 2,718 80 |
| Deutsch Bros., declared December 23, 1915, 15 per cent..... | 32,554 00 |
| Adolf Mandel, declared February 9, 1915, 10 per cent..... | 4,642 00 |
| Max Kobre, New York, declared December 21, 1914, 10 per cent.... | 2,334 14 |
| Max Kobre, New York, declared March 21, 1915, 10 per cent..... | 4,831 01 |
| Max Kobre, Brooklyn, declared December 21, 1914, 10 per cent..... | 111,231 21 |
| Carnegie Trust Company, declared May 26, 1911, 25 per cent..... | 102,189 29 |
| Max Kobre, Brooklyn, declared November 29, 1915, 15 per cent.... | 169,860 45 |
| Carnegie Trust Company, declared October 31, 1912, 10 per cent.... | 40,875 72 |
| Carnegie Trust Company, declared October 29, 1915, 5 per cent..... | 20,437 86 |
| | <hr/> |
| | \$503,366 96 |
| | <hr/> |

Dividends Paid Since Close of the Year

Since the close of the year dividends have been paid to the depositors of the following institutions:

| | |
|---|--------------|
| Bank of Wayne, February 9, 1917, 3.22 per cent..... | \$1,551 81 |
| State Savings Bank, January 17, 1917, 11 per cent..... | 20,366 81 |
| Industrial Savings & Loan Co., February 10, 1917, 10 per cent.... | 240,270 62 |
| Carnegie Trust Company, February 23, 1917, 4 per cent..... | 277,114 15 |
| Borough Bank of Brooklyn, February 26, 1917, 7 per cent..... | 64,282 63 |
| | <hr/> |
| | \$603,586 02 |
| | <hr/> |

It is expected that in the near future, dividends will be paid to the depositors of the Washington Savings Bank, Seacliff Bank and the New York Mortgage Company and the following private bankers: Adolf Mandel, L. W. Schwenk and Oliner Bros.

DEFUNCT INSTITUTIONS DISSOLVED OR COMPLETED

The affairs of two defunct institutions were brought to a close during the past year. They were the Greenpoint Polish Cooperative Savings and Loan Association, which was closed on September 2, 1911, and the Harbor & Suburban Building and Savings Association which had been in liquidation since March 13, 1909.

The following table gives the list of institutions which have been dissolved or completed and final dividends paid:

| NAME OF INSTITUTION | Date of suspension | Dividends paid | |
|--|--------------------|---|---------------------|
| | | Date | Per cent |
| Union Dime Permanent Loan Association..... | April 1, 1909 | 1 Sept. 1, 1910 2 Dec. 21, 1910 3 Jan. 7, 1913 4 Mar. 31, 1914 | 50 15 10 9 |
| Completed March 31, 1914 | | | |
| Nineteenth Ward Co-operative Savings and Loan Association..... | July 15, 1909 | 1 Sept. 30, 1910 | 62.69 |
| Completed September 30, 1910 | | | |
| Williamsburgh Co-operative Savings and Loan Association..... | Aug. 19, 1909 | 1 Feb. 9, 1914 | 36.55 |
| Dissolved February 9, 1914 | | | |
| Birkbeck Investment, Savings and Loan Company of America..... | Dec. 27, 1912 | 1 July 29, 1914 | 100 |
| Dissolved July 29, 1915 | | | |
| Popular Banking, Savings and Loan Association..... | Mar. 29, 1912 | 1 Oct. 20, 1914 | 286.2 |
| Dissolved October 20, 1914 | | | |
| Greenpoint Polish Co-operative Savings and Loan Association..... | Sept. 2, 1911 | 1 April 4, 1912 2 May 9, 1912 3 Feb. 20, 1914 4 Aug. 4, 1916 | 20 12 28 7 |
| Dissolved July 17, 1916 | | | |
| Harbor and Suburban Building and Savings Association..... | Mar. 13, 1909 | 1 Sept. 20, 1910 2 Jan. 7, 1916 | 9.36 7.181 |
| Completed January 7, 1916 | | | |

CONCLUSION

I again wish to emphasize the necessity of co-operation between government agencies and business interests. Such co-operation is necessary in preparing to meet present and future financial problems. After nearly three years of supervising institutions under the jurisdiction of the New York State Banking Department, with nearly \$6,000,000,000 of resources, I believe that the solution of

most of our problems lies in a system of complete co-operation between banks and the state — co-operation between the state and every officer and director of banks under its supervision, with the encouragement of closer understanding and co-operation between banks and their depositors. I believe that the present system of banking should be developed and improved but not substantially changed.

Respectfully submitted,

EUGENE LAMB RICHARDS

Superintendent of Banks.

APPENDIX

DETAILED STATEMENT
OF THE
Condition of the Savings Banks
AND
INSTITUTIONS FOR SAVINGS IN THIS STATE
ON THE
First Day of January, 1917, as Compiled from Their Reports
to the Superintendent of Banks

[THE BANKS ARE ARRANGED ALPHABETICALLY BY COUNTIES]

ALBANY COUNTY

1. ALBANY CITY SAVINGS INSTITUTION, ALBANY

[100 State street: incorporated 1850]

JOHN E. WALKER, President. WILLIAM S. HACKETT, Treasurer.
 GEORGE H. THACHER, Vice-President. FRANK H. WILLIAMS, Asst. Treasurer.
 JAMES W. COX, Vice-President.

TRUSTEES

| | | |
|--------------------|---------------------|-------------------|
| JOHN E. WALKER, | P. N. BOUTON, | FRED'K W. KELLEY, |
| JAMES W. COX, | WILLIAM S. DYER, | WILLIAM T. MAYER, |
| GEORGE H. THACHER, | JOHN A. DELEHANTY, | FRANK C. HERRICK, |
| ALBERT HESSBERG, | CHARLES H. SABIN, | E. PALMER GAVIT, |
| JONAS H. BROOKS, | C. L. A. WHITNEY, | WM. J. NELLIS, |
| EDWARD J. GALLIEN, | WILLIAM S. HACKETT, | HORACE S. BELL. |

FINANCIAL RESOURCES

Bonds and mortgages..... \$7,497,742 26

Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value | |
|--------------------------------|-----------------------|-----------------------|---------------------------|--------------|
| Cities in other States..... | \$436,000 00 | \$458,405 01 | \$458,075 00 | |
| Cities in this State..... | 585,500 00 | 611,628 97 | 604,971 00 | |
| Counties in this State..... | 87,000 00 | 91,417 07 | 90,120 00 | |
| Towns in this State..... | 184,500 00 | 191,227 79 | 192,588 70 | |
| Villages in this State..... | 346,231 04 | 352,805 44 | 360,826 50 | |
| School districts in this State | 259,000 00 | 268,159 79 | 273,202 67 | |
| Railroad mortgage bonds.... | 2,622,000 00 | 2,819,445 28 | 2,671,750 00 | |
| | <u>\$4,530,231 04</u> | <u>\$4,794,089 35</u> | <u>\$4,651,533 87</u> | 4,651,533 87 |

| | |
|--|-------------------------------|
| Banking house and lot, book value, \$105,000; cost, \$155,000; | |
| actual cash value..... | 105,000 00 |
| Cash on deposit in banks or trust companies..... | 337,393 71 |
| Cash on hand..... | 83,970 84 |
| Total of collectible interest..... | 122,908 48 |
| Amount of all other assets, viz.: Accrued rents..... | 2,105 00 |
| | <u><u>\$12,800,654 16</u></u> |

LIABILITIES

Amount due depositors, viz.:

| | |
|---|-------------------------------|
| Principal..... | \$11,850,273 00 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 227,598 01 |
| | <u>\$12,077,871 01</u> |
| Surplus on market value..... | 722,783 15 |
| | <u><u>\$12,800,654 16</u></u> |

Surplus on par value, \$591,480.32.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|--|--------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$410,871 05 |
| From depositors, not including dividends credited..... | 2,753,240 64 |
| From interest on loans, deposits and investments..... | 588,101 57 |

| | |
|---|------------------------------|
| From rents from banking house..... | \$13,194 50 |
| From mortgages | 829,615 85 |
| From redemption of stocks and bonds..... | 71,108 83 |
| From stocks and bonds sold (total par value, \$203,300).... | 290,807 01 |
| From all other sources, viz: | |
| Profit on bonds sold..... | \$1,336 49 |
| Satisfaction judgment of deficiency..... | 200 00 |
| Old bank fixtures sold..... | 147 00 |
| | <u>1,688 49</u> |
| | <u><u>\$4,868,022.89</u></u> |

PAYMENTS

| | |
|--|------------------------------|
| To depositors, including dividends paid to them..... | \$2,531,868 32 |
| For loans on bonds and mortgages..... | 1,248,580 00 |
| For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$636,100)..... | 623,800 92 |
| For interest (other than dividend payments to depositors)... | 4,472 16 |
| For current expenses of the bank, viz: | |
| For salaries | \$16,602 00 |
| For taxes: Banking house, \$4,068.11; surplus, \$3,958.32; on mortgages, \$25..... | 8,061 42 |
| For expenses, except taxes, of banking house: | |
| Repairs | 827 90 |
| Insurance | 386 15 |
| Other | 5,085 32 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 7,634 14 |
| | <u>38,536 94</u> |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 421,364 55 |
| | <u><u>\$4,868,622.89</u></u> |

STATISTICAL INFORMATION

| | |
|---|-------------------|
| Number of open accounts January 1, 1917..... | 14,979 |
| Number of accounts opened or reopened during the year.... | 2,315 |
| Number of accounts closed during the year..... | 1,715 |
| Amount deposited during the year, not including dividends credited for that period..... | \$2,753,240 54 |
| Amount withdrawn during the year..... | 2,531,868 32 |
| Amount of dividends credited and paid for the year, viz: | |
| July 1, 1916 | \$221,288 16 |
| January 1, 1917 | 227,598 01 |
| | <u>448,886 17</u> |
| Average amount of each account January 1, 1917..... | 791 12 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$586,456 51 |
| Total expenses of the bank for the year 1916..... | 38,536 94 |
| Dividends paid to depositors for the year 1916..... | 448,896 17 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors | <u>99,023 40</u> |

2. ALBANY COUNTY SAVINGS BANK, ALBANY

[88 State street; incorporated 1874]

SETH WHEELER, President.

WM. N. S. SANDERS, Treasurer.

F. C. CURTIS, Vice-President.

C. E. BYRON, Assistant Treasurer.

HENRY H. KOHN, Secretary.

TRUSTEES

FREDERIC C. CURTIS,
SETH WHEELER,
WM. N. S. SANDERS,
JOHN R. CARNELL,
WILLIAM SMITH,
JAMES B. LYON,

HENRY B. WRIGHT,
MALCOLM S. FEAREY,
WM. L. VISSCHER,
JAMES MILWAIN,
CHAS. R. SUTHERLAND,
GEORGE A. WHITE,

N. B. VANDERZEE,
RICHARD STEPHENS,
HENRY H. KOHN,
EDWARD W. RANKIN,
JOHN T. D. BLACKBURN.

FINANCIAL**RESOURCES**

Bonds and mortgages..... \$6,915,814 94

Stock and bond investments, viz:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|-----------------------|-----------------------|---------------------------|
| State of New York..... | \$100,000 00 | \$102,656 25 | \$106,000 00 |
| State of Massachusetts | 250,000 00 | 260,417 50 | 239,100 00 |
| Cities in other States..... | 235,000 00 | 237,619 30 | 230,400 00 |
| Cities in this State..... | 1,184,500 00 | 1,232,450 38 | 1,196,000 00 |
| Counties in this State..... | 229,000 00 | 233,479 29 | 233,710 00 |
| Villages in this State..... | 10,000 00 | 10,000 00 | 9,600 00 |
| School districts in this State | 300 00 | 300 00 | 300 00 |
| Railroad mortgage bonds .. | 878,000 00 | 963,220 87 | 825 230 00 |
| | <u>\$2,886,800 00</u> | <u>\$3,040,143 59</u> | <u>\$2,840,340 00</u> |

2,840,340 00

Banking house and lot, book value, \$225,000; cost, \$225,000;
actual cash value.....

225,000 00

Other real estate, book value, \$8,258.20; cost, \$8,258.20; actual
cash value

8,258 20

Cash on deposit in banks or trust companies.....

416,260 17

Cash on hand.....

14,142 93

Total of collectible interest.....

161,247 08

\$10,581,063 32**LIABILITIES**

Amount due depositors, viz.: Principal..... \$9,784,945 16

Other liabilities, viz:

Dividends accrued on deposits to January 1, 1917.... \$94,891 34

Expenses incurred, but unpaid:

Advertising 512,19

Lighting 48 78

95,452 31

Surplus on market value.....

700,665 85

\$10,581,063 32

Surplus on par value, \$747,125.85.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**Cash on hand and in banks or trust companies January 1, 1916,
before transactions of the day.....

\$478,111 94

From depositors, not including dividends credited.....

2,889,866 52

From interest on loans, deposits and investments.....

466,799 75

From rents from banking house.....

4,650 46

From mortgages

1,225,331 33

From redemption of stocks and bonds.....

14,800 00

From real estate sold.....

8,305 94

From all other sources, viz.: Cash over.....

2 51

\$5,087,868 45

PAYMENTS

| | | |
|---|----------------|-----------------------|
| To depositors, including dividends paid to them..... | \$2,370,731 80 | |
| For loans on bonds and mortgages..... | 1,868,382 53 | |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$350,000)..... | 357,888 84 | |
| For interest (other than dividend payments to depositors) .. | 3,035 18 | |
| For current expenses of the bank, viz.: | | |
| For salaries | \$18,350 86 | |
| For taxes: Banking house, \$4,130.32; surplus, \$5,737.27 | 9,867 59 | |
| For expenses, except taxes, of banking house: | | |
| Repairs | 316 57 | |
| Insurance | 133 43 | |
| Other | 2,702 51 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 9,398 30 | |
| | | 40,769 61 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | | 16,564 14 |
| Other payments, viz.: | | |
| Advances for insurance, redating search, etc..... | \$90 25 | |
| Cash short | 3 00 | |
| | | 93 25 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | | 430,403 10 |
| | | <u>\$5,087,868 45</u> |

STATISTICAL INFORMATION

| | | |
|--|----------------|------------------|
| Number of open accounts January 1, 1917..... | 13,602 | |
| Number of accounts opened or reopened during the year.... | 3,086 | |
| Number of accounts closed during the year..... | 1,981 | |
| Amount deposited during the year, not including dividends credited for that period..... | \$2,889,886 52 | |
| Amount withdrawn during the year..... | 2,370,731 80 | |
| Amount of dividends credited and paid for the year, viz.: | | |
| April 1, 1916 | \$175,888 05 | |
| October 1, 1916 | 184,079 78 | |
| | | 359,967 83 |
| Average amount of each account January 1, 1917..... | | 719 37 |
| Rate per cent. of dividends to depositors during the six months ending April 1, 1916..... | | 4 |
| Rate per cent. of dividends to depositors during the six months ending October 1, 1916..... | | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$476,510 11 | |
| Total expenses of the bank for the year 1916..... | 40,790 89 | |
| Dividends paid to depositors for the year 1916..... | 359,967 83 | |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | | <u>75,751 39</u> |

3. ALBANY EXCHANGE SAVINGS BANK, ALBANY

[450 Broadway; incorporated 1886]

MARTIN T. NACHTMANN, President. MATTHEW J. WALLACE, Vice President.
 ALDEN CHESTER, Vice-President. JOSEPH GUARDENIER, Treasurer.
 LEMUEL B. WILMARTH, Asst. Treas.

TRUSTEES

JOHN J. GALLOGLY,
 MATTHEW J. WALLACE,
 JACOB S. FRIEDMAN,
 D. C. SLINGERLAND,
 ALDEN CHESTER,
 CHARLES H. TURNER,
 JOHN A. BECKER.

THOMAS E. FINEGAN,
 M. T. NACHTMANN,
 W. S. VAN DERZEE,
 LESTER H. HELMES,
 FRED'K W. CAMERON,
 ARTHUR T. PALMER,

JAMES H. MEAD,
 JOSEPH GUARDENIER,
 HUGH A. ARNOLD,
 GEORGE B. RUSSELL,
 HENRY H. BENNIT,
 CHAS. H. HAHN.

FINANCIAL
RESOURCES

Bonds and mortgages..... \$2,210,317 50
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|---|-----------------------|-----------------------|---------------------------|
| Cities in other States | \$188,620 00 | \$200,685 30 | \$197,332 30 |
| Cities in this State | 357,717 50 | 377,808 81 | 371,248 93 |
| Counties in this State | 12,000 00 | 12,130 90 | 11,930 00 |
| Towns in this State | 50,175 00 | 52,410 65 | 52,463 77 |
| Villages in this State | 190,917 04 | 195,584 78 | 191,597 82 |
| School districts in this State .. | 103,780 00 | 114,732 35 | 115,403 20 |
| Railroad mortgage bonds ... | 547,000 00 | 594,077 60 | 519,050 00 |
| | <u>\$1,456,209 54</u> | <u>\$1,547,436 39</u> | <u>\$1,459,026 02</u> |
| | | | 1,459,026 02 |
| Banking house and lot, book value,\$44,148.78; cost, \$44,148.78; actual cash value..... | | | 44,148 78 |
| Cash on deposit in banks or trust companies..... | | | 174,103 45 |
| Cash on hand | | | 4,952 94 |
| Total of collectible interest..... | | | 60,762 60 |
| Amount of all other assets, viz.: Rents accrued..... | | | 50 00 |
| | | | <u>\$3,953,361 29</u> |

LIABILITIES

| | |
|--|-----------------------|
| Amount due depositors, viz.: Principal..... | \$3,638,471 08 |
| Other liabilities, viz.: | |
| Dividends accrued on deposits to January 1, 1917.... | \$24,565 48 |
| Expenses incurred, but unpaid: | |
| Taxes on banking house accrued..... | 1,114 55 |
| Taxes on par value surplus accrued | 1,121 34 |
| Elevator rent accrued | 113.50 |
| | 36,913 87 |
| Surplus on market value..... | 277,976 34 |
| | <u>\$3,953,361 29</u> |

Surplus on par value, \$275,159.86.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|--|--------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$142,718 46 |
| From depositors, not including dividends credited..... | 1,131,312 72 |
| From interest on loans, deposits and investments..... | 170,178 09 |
| From rents from banking house..... | 952 28 |
| From mortgages..... | 153,175 00 |
| From redemption of stocks and bonds..... | 52,791 55 |

From all other sources, viz.:

| | | |
|--|---------|-----------------------|
| Cash over | \$12 76 | |
| Insurance premiums advanced, refunded..... | 47 00 | |
| Mortgage recording tax, refunded | 9 00 | |
| Appraisal fee, refunded | 3 00 | |
| Rebate on insurance premiums | 12 01 | |
| | | \$83 77 |
| | | <u>\$1,651,211 87</u> |

PAYMENTS

| | | |
|--|------------|-----------------------|
| To depositors, including dividends paid to them..... | | \$894,248 52 |
| For loans on bonds and mortgages..... | | 184,235 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$362,065)..... | | 371,018 72 |
| For interest (other than dividend payments to depositors) .. | | 4,553 91 |
| For current expenses of the bank, viz.: | | |
| For salaries | \$9,180 00 | |
| For taxes: Banking house, \$1,132.66; surplus, \$2,160.10; on mortgages, \$40.50 | 3,383 26 | |
| For expenses, except taxes, of banking house: | | |
| Repairs | 33 99 | |
| Insurance | 165 82 | |
| Other | 1,527 55 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.. | 3,710 61 | |
| | | 18,001 23 |
| Other payments, viz.: | | |
| Cash short | \$1 10 | |
| Insurance premiums advanced | 47 00 | |
| Settlement of suit by depositor | 50 00 | |
| | | 98 10 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | | 179,056 39 |
| | | <u>\$1,651,211 87</u> |

STATISTICAL INFORMATION

| | |
|---|----------------|
| Number of open accounts January 1, 1917..... | 6,376 |
| Number of accounts opened or reopened during the year.... | 1,120 |
| Number of accounts closed during the year..... | 802 |
| Amount deposited during the year, not including dividends credited for that period..... | \$1,131,312 72 |
| Amount withdrawn during the year..... | 894,248 52 |
| Amount of dividends credited and paid for the year, viz.: | |
| April 1, 1916 | \$64,438 53 |
| October 1, 1916 | 67,865 96 |
| | 132,304 49 |
| Average amount of each account January 1, 1917..... | 570 65 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | 175,389 38 |
| Total expenses of the bank for the year 1916..... | 18,091 96 |
| Dividends paid to depositors for the year 1916..... | 132,304 49 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 24,972 93 |

4. ALBANY SAVINGS BANK, ALBANY

[20 North Pearl street; incorporated 1820]

MARCUS T. HUN, President. HENRY D. RODGERS, Treasurer.
 LEDYARD COGSWELL, Vice-Pres. FREDERICK TOWNSEND, Secretary.
 THOS. I. VAN ANTWERP, Vice-Pres. EDWARD J. TOOLE, Asst. Treasurer.
 JOHN T. PERRY, Assistant Secretary.

TRUSTEES

MARCUS T. HUN, BENJAMIN W. ARNOLD, WM. V. R. ERVING,
 GRANGE SARD, FRED'K TOWNSEND, T. I. VAN ANTWERP,
 LEDYARD COGSWELL, JAMES F. TRACY, HENRY M. SAGE,
 EDWARD BOWDITCH, E. N. HUYCK, LUTHER H. TUCKER,
 EDWARD N. MCKINNEY, GERRIT Y. LANSING, ROBERT C. PRUYN,
 ARTHUR W. ELTING, OSCAR L. HASCY.

FINANCIAL
RESOURCES

Bonds and mortgages.....\$21,138,383 00
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value | |
|--|------------------------|------------------------|---------------------------|-------------------------------|
| State of New York | \$136,000 00 | \$140,904 85 | \$144,640 00 | |
| State of Massachusetts | 50,000 00 | 55,169 00 | 47,500 00 | |
| Cities in other States | 3,022,500 00 | 3,227,478 71 | 3,046,005 00 | |
| Cities in this State | 2,258,830 64 | 2,417,829 48 | 2,314,593 39 | |
| Counties in this State | 943,954 43 | 1,002,530 72 | 943,883 06 | |
| Villages in this State | 20,000 00 | 21,746 87 | 20,000 00 | |
| School districts in this State | 15,700 00 | 16,600 00 | 15,928 00 | |
| Railroad mortgage bonds ... | 9,659,000 00 | 10,140,377 08 | 8,895,720 00 | |
| | <u>\$16,105,985 07</u> | <u>\$17,022,636 69</u> | <u>\$15,428,269 45</u> | 15,428,269 45 |
| Promissory notes payable on demand..... | | | | 500,000 00 |
| Banking house and lot, book value, \$225,000; cost, \$395,939.30; actual cash value | | | | 225,000 00 |
| Other real estate, book value, \$673,615.27; cost, \$676,170.78; actual cash value | | | | 533,000 00 |
| Cash on deposit in banks or trust companies..... | | | | 1,826,166 54 |
| Cash on hand | | | | 154,479 33 |
| Total of collectible interest..... | | | | 330,587 10 |
| Amount of all other assets, viz.: Rents accrued..... | | | | 1,500 00 |
| | | | | <u><u>\$40,137,385 42</u></u> |

LIABILITIES

Amount due depositors, viz.:

| | | |
|---|-----------------|-------------------------------|
| Principal | \$36,832,834 18 | |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 709,506 85 | |
| | | \$37,542,341 03 |
| Surplus on market value..... | | 2,595,044 39 |
| | | <u><u>\$40,137,385 42</u></u> |

Surplus on par value, \$3,272,760.01.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|--|----------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$2,706,863 42 |
| From depositors, not including dividends credited..... | 7,667,561 26 |
| From interest on loans, deposits and investments..... | 1,729,050 92 |
| From rents from other real estate..... | 41,103 30 |
| From mortgages..... | 1,495,440 00 |
| From redemption of stocks and bonds..... | 308,352 82 |
| From stocks and bonds sold (total par value, \$550,000).... | 521,297 85 |

From all other sources, viz:

| | | |
|--|----------|------------------------|
| Refund of appraisals, attorney's fees, premium on surety bonds, advances for foreclosure searches... | \$406 97 | |
| Sale of old material | 30 47 | |
| Refund over credit of interest, overcharge water rents, overcharge on purchase of bonds..... | 21 33 | |
| | | \$457 77 |
| | | <u>\$14,470,127 34</u> |

PAYMENTS

| | | |
|--|----------------|------------------------|
| To depositors, including dividends paid to them..... | \$6,948,138 07 | |
| For loans on bonds and mortgages | 1,117,175 00 | |
| For loans on stocks and bonds and other securities..... | 500,000 00 | |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$3,497,775) | 3,563,718 03 | |
| For interest (other than dividend payments to depositors) .. | 30,734 38 | |
| For current expenses of the bank, viz: | | |
| For salaries | \$44,317 20 | |
| For taxes: Banking house, \$7,232.19; surplus, \$20,818.64 | 28,110 83 | |
| For expenses, except taxes, of banking house: | | |
| Repairs | 212 37 | |
| Insurance | 340 58 | |
| Other | 5,126 87 | |
| For expenses of other real estate, viz: | | |
| Repairs | 26,866 51 | |
| Insurance | 2,565 68 | |
| Taxes | 10,012 26 | |
| Other | 16,128 74 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.. | 14,596 48 | |
| | | 148,277 52 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 181,429 85 | |
| Other payments, viz.: Dividends paid depositors, not credited | 8 62 | |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 1,980,645 87 | |
| | | <u>\$14,470,127 34</u> |

STATISTICAL INFORMATION

| | | |
|--|----------------|--------------|
| Number of open accounts January 1, 1917..... | 54,010 | |
| Number of accounts opened or reopened during the year | 7,918 | |
| Number of accounts closed during the year..... | 6,446 | |
| Amount deposited during the year, not including dividends credited for that period..... | \$7,667,561 26 | |
| Amount withdrawn during the year..... | 6,948,138 07 | |
| Amount of dividends credited and paid for the year, viz: | | |
| July 1, 1916 | \$689,251 10 | |
| January 1, 1917 | 709,506 85 | |
| Paid but not credited | 8 62 | |
| | | 1,398,766 57 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$1,744,713 37 | |
| Total expenses of the bank for the year 1916..... | 148,277 52 | |
| Dividends paid to depositors for the year 1916..... | 1,398,766 57 | |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 197,669 28 | |

5. COHOES SAVINGS INSTITUTION, COHOES

[65 Remsen street; incorporated 1861]

GEORGE H. McDOWELL, President.
GEO. R. WILSDON, Vice-President.JAMES W. ABLETT, Vice-President.
CHARLES R. FORD, Treasurer.**TRUSTEES**HENRY A. STRONG,
GEO. H. McDOWELL,
JAMES W. ABLETT,
GEORGE R. WILSDON,
GEORGE A. HARPER,
JOHN W. KLINE,JAMES AITKEN,
JOHN LAUGHLIN,
MERRITT D. HANSON,
WILLIAM D. BOSWELL,
CHARLES R. FORD,
ISAIAH FELLOWS,JOHN F. SCOTT,
JAMES S. CALKINS,
JOHN F. MCGARRAHAN,
CHARLES L. MITCHELL,
WILLIAM J. ELLIOTT,
NAPOLEON FAVREAU.**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$1,780,545 00

Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|------------------------------|-----------------------|-----------------------|---------------------------|
| State of New York | \$50,000 00 | \$53,181 25 | \$56,200 00 |
| State of California | 20,000 00 | 19,181 40 | 20,400 00 |
| Cities in other States | 605,000 00 | 633,711 16 | 630,370 00 |
| Cities in this State | 649,786 42 | 658,385 55 | 657,724 36 |
| Counties in this State..... | 40,000 00 | 44,955 25 | 40,000 00 |
| Towns in this State | 20,000 00 | 20,121 00 | 19,920 00 |
| Villages in this State..... | 126,708 00 | 134,324 62 | 126,108 00 |
| Railroad mortgage bonds .. | 545,000 00 | 517,290 48 | 489,450 00 |
| | <u>\$2,056,494 42</u> | <u>\$2,111,150 71</u> | <u>\$2,040,172 36</u> |
| | | | 2,040,172 36 |

Banking house and lot, book value, \$25,000; cost, \$55,770.49;
actual cash value 25,000 00

Cash on deposit in banks or trust companies..... 160,889 19

Cash on hand 13,358 46

Total of collectible interest..... 37,650 83

\$4,057,615 84**LIABILITIES**

Amount due depositors, viz.:

Principal \$3,632,712 69
Dividends credited or to be credited for the six
months ending with December 31, 1916..... 69,310 59
\$3,702,023 28Surplus on market value..... 355,592 56\$4,057,615 84

Surplus on par value, \$371,914.62.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**Cash on hand and in banks or trust companies January 1, 1916,
before transactions of the day..... \$120,954 11
From depositors, not including dividends credited..... 827,751 01
From interest on loans, deposits and investments..... 173,015 26
From mortgages 154,631 00
From redemption of stocks and bonds..... 38,107 00
From stocks and bonds sold (total par value, \$136,500)..... 139,359 99
From all other sources, viz.:Rebate of taxes and insurance..... \$19 12
Deposits in pocket banks 90 00
Advanced taxes, refunded 155 24
From redemption of judgments against the State of
New York 4,966 76
5,221 12\$1,459,039 49

PAYMENTS

| | | |
|---|------------|-----------------------|
| To depositors, including dividends paid to them..... | | \$714,472 86 |
| For loans on bonds and mortgages..... | | 275,690 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$260,000)..... | | 275,657 91 |
| For interest (other than dividend payments to depositors)... | | 3,343 46 |
| For current expenses of the bank, viz: | | |
| For salaries | \$7,920 00 | |
| For taxes: Banking house, \$768.02; surplus, \$2,835.10.. | 3,633 12 | |
| For expenses, except taxes, of banking house: | | |
| Repairs | 515 51 | |
| Insurance | 154 08 | |
| Other | 369 44 | |
| For expenses of other real estate, viz: | | |
| Taxes | 90 68 | |
| Other | 2,789 59 | |
| | | 15,472 37 |
| Other payments, viz: Taxes advanced..... | | 155 24 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | | 174,247 65 |
| | | <u>\$1,459,039 49</u> |

STATISTICAL INFORMATION

| | |
|--|------------------|
| Number of open accounts January 1, 1917..... | 8,236 |
| Number of accounts opened or reopened during the year..... | 1,431 |
| Number of accounts closed during the year..... | 1,046 |
| Amount deposited during the year, not including dividends credited for that period..... | \$827,751 01 |
| Amount withdrawn during the year..... | 714,472 86 |
| Amount of dividends credited and paid for the year, viz: | |
| July 1, 1916 | \$67,151 71 |
| January 1, 1917 | 69,310 59 |
| | 136,462 30 |
| Average amount of each account January 1, 1917..... | 449 49 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$173,492 51 |
| Total expenses of the bank for the year 1916..... | 15,627 61 |
| Dividends paid to depositors for the year 1916..... | 136,462 30 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors | <u>21,402 60</u> |

6. HOME SAVINGS BANK OF THE CITY OF ALBANY, ALBANY

[13 North Pearl street; incorporated 1871]

THOMAS AUSTIN, President. WM. F. HOURIGAN, Treasurer.
 SAMUEL L. MUNSON, Vice-President. J. EDWARD POOLE, Secretary.
 HOWARD N. FULLER, Vice-President. ARTHUR H. GEER, Asst. Treasurer.

TRUSTEES

| | | |
|--------------------|----------------------|--------------------|
| THOMAS AUSTIN, | SAMUEL C. WOOSTER, | W. W. BATCHELDER, |
| DAVID A. THOMPSON, | WILLIAM McDONALD, | GEO. W. VAN SLYKE, |
| SAMUEL L. MUNSON, | HOWARD N. FULLER, | SILAS SPORBORG, |
| HENRY RUSSELL, | THOMAS R. WARD, JR., | WM. F. HOURIGAN, |
| WILLIAM SAYLES, | HILDRETH J. ACKROYD, | OTTO SCHOLZ, |
| M. W. TEBBUTT, | J. EDWARD POOLE, | WM. T. BYRNE, |

FINANCIAL**RESOURCES**

Bonds and mortgages \$6,605,229 43

Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value | |
|--------------------------------------|-----------------------|-----------------------|------------------------|---------------------|
| State of Colorado | \$20,200 00 | \$20,200 00 | \$16,160 00 | |
| State of New Mexico | 30,000 00 | 30,482 40 | 31,600 00 | |
| State of Oklahoma | 25,000 00 | 24,937 50 | 25,750 00 | |
| State of Tennessee | 39,304 00 | 40,232 81 | 40,283 12 | |
| Cities in other States | 253,833 38 | 377,346 56 | 376,047 93 | |
| Cities in this State | 214,932 96 | 232,938 08 | 219,075 00 | |
| Counties in this State | 10,090 00 | 9,863 44 | 10,030 00 | |
| Towns in this State | 35,347 65 | 36,455 24 | 35,715 65 | |
| Villages in this State | 184,435 06 | 193,431 90 | 187,218 76 | |
| School districts in this State | 119,005 97 | 124,359 35 | 121,211 70 | |
| Railroad mortgage bonds | 2,156,742 00 | 2,155,808 41 | 2,090,292 32 | |
| | <u>\$3,188,861 00</u> | <u>\$3,246,055 69</u> | <u>\$3,153,384 48</u> | 3,153,384 48 |

Banking house and lot, book value, \$100,000; cost, \$100,987.57; actual cash value 100,00 00

Other real estate, book value, \$33,800; cost, \$33,354.49; actual cash value 33,354 49

Cash on deposit in banks or trust companies 812,657 05

Cash on hand 8,903 41

Total of collectible interest 77,668 08

Amount of all other assets, viz.:

| | |
|------------------------------------|-----------------|
| Accrued rents | \$1,109 65 |
| Taxes and insurance advanced | 391 22 |
| | <u>1,500 87</u> |

\$10,792,697 81**LIABILITIES****Amount due depositors, viz.:**

| | |
|---|------------------------|
| Principal | \$9,860,460 69 |
| Dividends credited or to be credited for the six months ending with December 31, 1916 | 187,437 16 |
| | <u>\$10,047,897 85</u> |

Other liabilities, viz.:

| | |
|---|---------------|
| Dividends accrued on deposits to January 1, 1917 | \$412 20 |
| Expenses incurred, but unpaid: Advertising, light and power | 299 76 |
| | <u>711 96</u> |

Surplus on market value 744,088 00\$10,792,697 81

Surplus on par value, \$623,711.49.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|--|--------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day | \$475,486 48 |
| From depositors, not including dividends credited | 2,340,938 57 |
| From interest on loans, deposits and investments | 526,489 86 |
| From rents from banking house | 7,023 33 |

| | |
|---|-----------------------|
| From rents from other real estate..... | \$74 00 |
| From mortgages..... | 903,285 00 |
| From redemption of stocks and bonds..... | 148,861 33 |
| From stocks and bonds sold (total par value, \$1,157,885.15) .. | 1,205,072 68 |
| From all other sources, viz.: | |
| Refund appraisal expenses, taxes and insurance, mortgage tax, repairs, compensation ins..... | \$1,914 87 |
| Sale of old paper | 13 33 |
| Rebate on furniture and fixtures insurance..... | 10 10 |
| Overcredit of interest refunded..... | 26 67 |
| | <u>1,964 97</u> |
| | <u>\$5,609,196 22</u> |

PAYMENTS

| | |
|---|-----------------------|
| To depositors, including dividends paid to them..... | \$2,111,667 40 |
| For loans on bonds and mortgages..... | 1,183,700 00 |
| For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$1,398,242) | 1,398,890 41 |
| For interest (other than dividend payments to depositors) .. | 14,990 81 |
| For current expenses of the bank, viz.: | |
| For salaries | \$20,450 90 |
| For taxes: Banking house, \$2,808.03; surplus, \$5,- 535.58; on mortgages, \$330.58..... | 8,675 19 |
| For expenses, except taxes, of banking house: | |
| Repairs | 471 58 |
| Insurance | 499 49 |
| Other | 3,752 91 |
| For expenses of other real estate, viz.: | |
| Repairs | 229 80 |
| Other | 24 49 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 9,357 45 |
| | <u>43,461 81</u> |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 33,354 49 |
| Other payments, viz.: | |
| Insurance premiums and taxes | \$520 81 |
| Errors in cash | 69 65 |
| Equipment | 980 38 |
| | <u>1,570 84</u> |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 821,560 46 |
| | <u>\$5,609,196 22</u> |

STATISTICAL INFORMATION

| | |
|---|-------------------|
| Number of open accounts January 1, 1917..... | 14,413 |
| Number of accounts opened or reopened during the year..... | 2,829 |
| Number of accounts closed during the year..... | 1,822 |
| Amount deposited during the year, not including dividends credited for that period..... | \$2,340,938 57 |
| Amount withdrawn during the year | 2,111,667 40 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916 | \$180,361 36 |
| January 1, 1917 | 187,437 16 |
| Credited at other periods | 1,607 23 |
| | <u>369,405 75</u> |
| Average amount of each account January 1, 1917..... | 697 14 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$535,110 63 |
| Total expenses of the bank for the year 1916..... | 44,627 04 |
| Dividends paid to depositors for the year 1916..... | 369,405 75 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors | <u>121,077 84</u> |

7. THE MECHANICS & FARMERS SAVINGS BANK, ALBANY

[63 State street; incorporated 1885]

DUDLEY OLCOTT, President. ROBERT OLCOTT, Treasurer.
 CHARLES NEWMAN, Vice-President. CLARENCE W. STEVENS, Secretary.
 IRA F. JAGGER, Assistant Treasurer.

TRUSTEES

DUDLEY OLCOTT, JAMES MCCREDIE, -- A. PAGE SMITH,
 CHARLES NEWMAN, NATHAN HATCH, CHARLES H. DOUGLAS,
 DANIEL LEONARD, PARKER CORNING, JOHN T. NORTON,
 ROBERT OLCOTT, WILLARD M. DOUGLAS, WALTER L. PALMER.
 ISAAC D. F. LANSING, --

**FINANCIAL
RESOURCES**

| | | | | |
|--|-----------------------|-----------------------|-------------------------------|-----------------------|
| Bonds and mortgages..... | | | | \$851,205 62 |
| Stock and bond investments, viz.: | | | | |
| <i>Stocks and bonds</i> | <i>Par value</i> | <i>Original cost</i> | <i>Estimated market value</i> | |
| State of New York | \$25,000 00 | \$25,096 40 | \$26,500 00 | |
| State of Massachusetts | 25,000 00 | 25,375 00 | 23,000 00 | |
| Cities in other States | 511,000 00 | 541,567 72 | 511,800 00 | |
| Cities in this State | 527,717 37 | 548,970 57 | 517,767 37 | |
| Counties in this State | 15,000 00 | 15,000 00 | 15,100 00 | |
| Railroad mortgage bonds ... | 636,000 00 | 696,383 75 | 588,240 00 | |
| | <u>\$1,739,717 37</u> | <u>\$1,862,392 44</u> | <u>\$1,682,407 37</u> | 1,682,407 37 |
| Other real estate, book value, \$10,000; cost, \$10,000; actual cash value | | | | 10,000 00 |
| Cash on deposit in banks or trust companies..... | | | | 261,728 88 |
| Total of collectible interest..... | | | | 31,136 33 |
| | | | | <u>\$2,836,568 20</u> |

LIABILITIES

| | |
|--|-----------------------|
| Amount due depositors, viz.: Principal..... | \$2,376,720 27 |
| Other liabilities, viz.: Dividends accrued on deposits to January 1, 1917..... | 21,620 00 |
| Surplus on market value..... | 438,227 93 |
| | <u>\$2,836,568 20</u> |

Surplus on par value, \$495,537.93.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|---|---------------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$190,881 08 |
| From depositors, not including dividends credited..... | 485,091 06 |
| From interest on loans, deposits and investments..... | 113,852 39 |
| From mortgages..... | 44,064 01 |
| From redemption of stocks and bonds..... | 28,500 00 |
| | <u>\$871,388 54</u> |

PAYMENTS

| | |
|--|--------------|
| To depositors, including dividends paid to them..... | \$468,676 15 |
| For loans on bonds and mortgages..... | 85,677 42 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$27,000)..... | 27,567 27 |
| For interest (other than dividend payments to depositors)... | 201 00 |

For current expenses of the bank, viz.:

| | |
|--|------------|
| For salaries | \$3,850 00 |
| For taxes: Surplus, \$3,935.27 | 3,935 27 |
| For rent of banking rooms | 3,000 00 |
| For expenses of other real estate, viz.: | |
| Insurance | 135 24 |
| Taxes | 594 42 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.. | 626 75 |

\$12,141 68

For real estate acquired by foreclosure, or in settlement of
debts due the bank.....

10,000 00

Other payments, viz.:

| | |
|---|----------|
| Foreclosure costs | \$410 00 |
| Loss on property obtained in foreclosure..... | 4,951 14 |
| Adjustment of dividends..... | 20 00 |
| Judgment costs | 15,00 |

5,396 14

Cash on hand and in banks or trust companies December 31,
1916, after transactions of the day.....

261,728 88

\$871,388 54

STATISTICAL INFORMATION

| | |
|---|--------------|
| Number of open accounts January 1, 1917..... | 4,221 |
| Number of accounts opened or reopened during the year..... | 512 |
| Number of accounts closed during the year..... | 410 |
| Amount deposited during the year, not including dividends credited for that period..... | \$485,091 06 |
| Amount withdrawn during the year..... | 468,676 15 |
| Amount of dividends credited and paid for the year, viz.: | |
| April 1, 1916 | \$43,289 94 |
| October 1, 1916 | 43,757 26 |
| | 87,047 20 |
| Average amount of each account January 1, 1917..... | 563 07 |
| Rate per cent. of dividends to depositors during the six months ending March 31, 1916..... | 3½ and 4 |
| Rate per cent. of dividends to depositors during the six months ending September 30, 1916..... | 3½ and 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$110,395 99 |
| Total expenses of the bank for the year 1916..... | 12,141 68 |
| Dividends paid to depositors for the year 1916..... | 87,047 20 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors | 11,207 11 |

S. MECHANICS' SAVING BANK, COHOES

[89-91 Remsen street; incorporated 1873]

RODNEY WILCOX, President.
 HUGH GRAHAM, Vice-President.
 GEORGE OLIVER, Vice-President.

JAMES S. CLUTE, Treasurer.
 G. W. HUMPHREYS, Secretary.

TRUSTEES

RODNEY WILCOX,
 C. J. GRIFFIN,
 FRANK TESSIER,
 EDWARD FOLEY,
 JAMES S. CLUTE,
 JOHN E. MACLEAN,

G. W. HUMPHREYS,
 WM. B. LE ROY,
 HUGH GRAHAM,
 GEORGE OLIVER,
 WILLIAM E. THORN,
 ANDREW SCOTLAND,

RICHARD BOLTON,
 JOHN E. REAVY,
 JAY GILBERT,
 THOS. H. SPRAGUE,
 HENRY L. SHAVER,
 S. T. PAGE.

**FINANCIAL
RESOURCES**

Bonds and mortgages \$1,087,577 00
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value | |
|--|---------------------|---------------------|---------------------------|------------------------------|
| Cities in other States | \$59,500 00 | \$63,968 75 | \$63,250 00 | |
| Cities in this State | 127,340 00 | 130,122 33 | 129,538 10 | |
| Towns in this State | 14,780 00 | 14,645 90 | 14,811 70 | |
| Villages in this State | 51,300 00 | 52,900 04 | 52,221 60 | |
| School districts in this State | 10,000 00 | 11,284 00 | 10,790 00 | |
| Railroad mortgage bonds | 415,000 00 | 405,996 33 | 374,320 00 | |
| | <u>\$677,920 00</u> | <u>\$678,917 35</u> | <u>\$644,931 40</u> | 644,931 40 |
| Other real estate, book value, \$12,900; cost, \$13,738.57; actual cash value | | | | 12,900 00 |
| Cash on deposit in banks or trust companies..... | | | | 100,774 21 |
| Cash on hand..... | | | | 14,228 23 |
| Total of collectible interest..... | | | | 30,854 82 |
| | | | | <u><u>\$1,891,265 66</u></u> |

LIABILITIES**Amount due depositors, viz.:**

| | | |
|---|----------------|------------------------------|
| Principal | \$1,720,605 71 | |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 32,586 34 | \$1,753,192 05 |
| Surplus on market value..... | | 138,073 61 |
| | | <u><u>\$1,891,265 66</u></u> |

Surplus on par value, \$171,062.21.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|--|----------------------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$109,488 77 |
| From depositors, not including dividends credited..... | 471,582 17 |
| From interest on loans, deposits and investments..... | 82,218 60 |
| From rents from other real estate..... | 1,555 00 |
| From mortgages | 47,888 00 |
| From redemption of stocks and bonds..... | 6,678 97 |
| From stocks and bonds sold (total par value, \$43,500)..... | 46,320 73 |
| From real estate sold..... | 3,800 00 |
| | <u><u>\$769,532 24</u></u> |

PAYMENTS

| | |
|---|---------------------|
| To depositors, including dividends paid to them..... | \$385,329 29 |
| For loans on bonds and mortgages..... | 132,200 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$118,600)..... | 120,855 53 |
| For interest (other than dividend payments to depositors) .. | 1,552 79 |
| For current expenses of the bank, viz.: | |
| For salaries | \$4,907 00 |
| For taxes: Surplus, \$1,125.05; on mortgages, \$12.00... | 1,137 05 |
| For rent of banking rooms | 1,200 00 |
| For expenses of other real estate, viz.: | |
| Repairs | 483 45 |
| Insurance | 152 35 |
| Taxes | 460 51 |
| Other | 1,917 11 |
| | 10,257 47 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank. | 4,334 72 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 115,002 44 |
| | <u>\$769,532 24</u> |

STATISTICAL INFORMATION

| | |
|--|-----------------|
| Number of open accounts January 1, 1917..... | 3,257 |
| Number of accounts opened or reopened during the year..... | 650 |
| Number of accounts closed during the year..... | 445 |
| Amount deposited during the year, not including dividends credited for that period..... | \$417,582 17 |
| Amount withdrawn during the year..... | 385,329 29 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916 | \$31,461 46 |
| January 1, 1917..... | 32,586 34 |
| | 64,047 80 |
| Average amount of each account January 1, 1917..... | 538 28 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$83,441 48 |
| Total expenses of the bank for the year 1916..... | 10,257 47 |
| Dividends paid to depositors for the year 1916..... | 64,047 80 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors | <u>9,136 21</u> |

9. THE NATIONAL SAVINGS BANK OF THE CITY OF ALBANY, ALBANY

[70-72 State street; Incorporated 1868]

JAMES H. MANNING, President. FREDERIC B. STEVENS, Treasurer.
 CHARLES GIBSON, Vice-President. RAYMOND E. CROUNSE, Asst. Treas.
 EDWARD J. HUSSEY, Vice-President.

TRUSTEES

| | | |
|-------------------|-------------------|-------------------------|
| JAMES H. MANNING, | JAMES F. MAAS, | CHARLES I. OLIVER, |
| JONAS MUELFELDER, | FRANK SHERMAN, | EDWIN L. DRAPER, |
| HARRY C. CUSHMAN, | SYDNEY T. JONES, | FREDERIC B. STEVENS, |
| W. M. WOODWARD, | JAMES C. FARRELL, | EDGAR M. HAINES, |
| CHARLES GIBSON, | THOMAS A. HORTON, | CHARLES M. STUART, |
| EDWARD J. HUSSEY, | | JOHN ALLEN JAMISON, JR. |

**FINANCIAL
RESOURCES**

Bonds and mortgages \$8,898,390 00
 Stock and bond investments, viz:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value | |
|---|-----------------------|-----------------------|---------------------------|------------------------|
| State of New York | \$50,000 00 | \$73,562 50 | \$58,000 00 | |
| State of Louisiana..... | 181,000 00 | 179,239 75 | 203,800 00 | |
| Cities in other States..... | 537,000 00 | 627,651 37 | 622,975 00 | |
| Cities in this State | 722,500 00 | 745,208 13 | 759,973 30 | |
| Counties in this State | 137,000 00 | 110,284 21 | 110,490 00 | |
| Towns in this State | 70,300 00 | 81,162 90 | 81,562 00 | |
| Villages in this State..... | 433,375 00 | 444,742 95 | 445,969 25 | |
| School districts in this State | 64,345 00 | 65,465 85 | 65,621 75 | |
| Railroad mortgage bonds.... | 2,025,000 00 | 2,736,252 02 | 2,655,080 00 | |
| | <u>\$4,870,520 00</u> | <u>\$5,013,570 78</u> | <u>\$5,040,461 30</u> | 5,040,461 30 |
| Banking house and lot, book value, \$145,000; cost, \$151,388.46; actual cash value..... | | | | 145,000 00 |
| Cash on deposit in banks or trust companies..... | | | | 691,102 84 |
| Cash on hand..... | | | | 47,897 83 |
| Total of collectible interest..... | | | | 157,768 83 |
| | | | | <u>\$14,980,620 80</u> |

LIABILITIES**Amount due depositors, viz.:**

| | |
|---|------------------------|
| Principal | \$13,720,706 04 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 264,596 82 |
| | <u>\$13,985,302 86</u> |
| Surplus on market value..... | 995,317 94 |
| | <u>\$14,980,620 80</u> |

Surplus on par value, \$814,376.64.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|--|----------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$1,024,008 11 |
| From depositors, not including dividends credited..... | 3,356,220 16 |
| From interest on loans, deposits and investments..... | 693,857 79 |
| From rents from other real estate..... | 800 00 |
| From mortgages | 667,842 00 |
| From redemption of stock and bonds..... | 23,425 00 |
| From stock and bonds sold (total par value, \$775,280)..... | 791,465 27 |
| From real estate sold..... | 16,438 68 |

From all other sources, viz.:

| | | |
|--|----------|-----------------------|
| Sundry credits | \$134 63 | |
| Profit on bonds sold | 5,916 15 | |
| Over cash | 2 25 | |
| Rebate on Insurance, taxes, etc. on property sold... | 75 66 | |
| State of New York Barge Canal Warrants redeemed | 5,060 13 | |
| | | \$11,178 82 |
| | | <u>\$6,585,285 83</u> |

PAYMENTS

| | |
|--|----------------|
| To depositors, including dividends paid to them..... | \$3,137,872 92 |
| For loans on bonds and mortgages | 999,365 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,515,000) | 1,648,186 24 |
| For interest (other than dividend payments to depositors)... | 22,333 07 |

For current expenses of the bank, viz.:

| | | |
|---|-------------|-----------|
| For salaries | \$22,693 52 | |
| For taxes: Banking house, \$3,102.96; surplus, \$6,574.38; on mortgages, \$14..... | 9,691 34 | |
| For expenses, except taxes of banking house: | | |
| Repairs | 460 90 | |
| Insurance | 500 62 | |
| Other | 266 27 | |
| For expenses of other real estate, viz.: | | |
| Repairs | 112 00 | |
| Taxes | 344 40 | |
| Other | 185 00 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.. | 13,197 08 | |
| | | 47,451 08 |

Other payments, viz.:

| | | |
|--|---------|----------|
| Sundries | \$83 48 | |
| Commission on rental real estate | 2 50 | |
| Loss on sale of property | 983 63 | |
| Profit on bond sold | 2 19 | |
| | | 1,076 85 |

| | |
|--|-----------------------|
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 739,000 67 |
| | <u>\$6,585,285 83</u> |

STATISTICAL INFORMATION

| | |
|--|------------------|
| Number of open accounts January 1, 1917..... | 20,906 |
| Number of accounts opened or reopened during the year.... | 6,905 |
| Number of accounts closed during the year..... | 3,662 |
| Amount deposited during the year, not including dividends credited for that period..... | \$3,356,220 16 |
| Amount withdrawn during the year..... | 3,137,872 92 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916 | \$257,943 36 |
| January 1, 1917 | 264,596 82 |
| | 522,540 18 |
| Average amount of each account January 1, 1917..... | 668 96 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | 666,651 84 |
| Total expenses of the bank for the year 1916..... | 47 451 08 |
| Dividends paid to depositors for the year 1916..... | 522,540 18 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors | <u>96,660 58</u> |

BRONX COUNTY

10. THE BRONX SAVINGS BANK, NEW YORK CITY

[429 Tremont avenue; incorporated 1906]

| | |
|---|--|
| WILLIAM B. AITKEN , President. CHAS. H. SCHUMANN , Vice-President. JOHN F. HOLMES , Vice-President. L. WETMORE , Vice-President. | T. TASSO FISCHER , Comptroller. F. B. ALLIN , Secretary. WILLIAM E. STEVENS , Treasurer. WM. J. CUNNINGHAM , Asst. Treas. |
|---|--|

TRUSTEES

| | | |
|---|--|--|
| WILLIAM B. AITKEN , F. BREVOORT ALLIN , CLIFTON B. BULL , WM. J. BROWN , NELSON F. GRIFFIN , | JOHN F. HOLMES , CHAS. H. SCHUMANN , WILLIAM E. STEVENS , ALBERT E. COLFAX , JOHN S. SUTPHEN , J. OSTRAM TAYLOR . | LIVINGSTON WETMORE , T. TASSO FISCHER , WALTER S. WILSON , THOS. A. NOSWORTHY , WM. L. DENNIS , |
|---|--|--|

FINANCIAL RESOURCES

Bonds and mortgages..... \$1,041,121 42
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value | |
|--|---------------------|---------------------|---------------------------|----------------|
| Cities in other States | \$53,000 00 | \$54,811 66 | \$55,640 00 | |
| Cities in this State..... | 108,000 00 | 108,338 88 | 111,040 00 | |
| Villages in this State | 8,500 00 | 9,506 86 | 9,545 00 | |
| Railroad mortgage bonds .. | 310,000 00 | 304,158 01 | 294,340 00 | |
| | <u>\$480,500 00</u> | <u>\$474,814 39</u> | <u>\$470,565 00</u> | 470,565 00 |
| Cash on deposit in banks or trust companies..... | | | | 191,127 57 |
| Cash on hand..... | | | | 16,152 57 |
| Total of collectible interest..... | | | | 14,942 04 |
| Amount of all other assets, viz.: Furniture and fixtures.... | | | | 1,300 00 |
| | | | | \$1,735,208 60 |

LIABILITIES

Amount due depositors, viz.:

| | | |
|--|----------------|----------------|
| Principal | \$1,669,704 73 | |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 23,575 16 | |
| | | \$1,693,279 89 |
| Surplus on market value..... | | 41,928 71 |
| | | \$1,735,208 60 |

Surplus on par value, \$51,863.71.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|---|--------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$121,322 60 |
| From depositors, not including dividends credited..... | 1,082,953 86 |
| From interest on loans, deposits and investments..... | 69,649 65 |
| From rents from other real estate..... | 1,689 83 |
| From mortgages | 63,210 00 |
| From redemption of stocks and bonds..... | 20,962 50 |
| From stocks and bonds sold (total par value, \$10,000.00).... | 10,025 00 |
| From real estate sold | 30,700 00 |

From all other sources, viz.:

| | | |
|---------------------------|---------|-----------------------|
| Cash over | \$70 00 | |
| Appraisal fees | 60 00 | |
| Legal fees returned | 30 00 | |
| Correct shortage | 5 00 | |
| Insurance rebate | 16 87 | |
| | | \$181 87 |
| | | \$1,400,695 31 |

PAYMENTS

| | |
|---|--------------|
| To depositors, including dividends paid to them..... | \$749,194 54 |
| For loans on bonds and mortgages..... | 232,500 00 |
| For stocks and bonds purchased, including premiums, commissions, etc., (total par value, \$160,000.00)..... | 151,892 87 |
| For interest (other than dividend payments to depositors).... | 1,547 09 |

For current expenses of the bank, viz.:

| | | |
|--|------------|------------------|
| For salaries | \$7,997 00 | |
| For expenses, except taxes, of banking house: | | |
| Insurance | 157 93 | |
| Other | 150 03 | |
| For rent of banking rooms..... | 2,658 33 | |
| For expenses of other real estate, viz.: | | |
| Repairs | 189 84 | |
| Taxes | 307 36 | |
| Other | 287 89 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 4,819 00 | |
| | | 16,547 41 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | | 18,359 58 |

Other payments, viz.:

| | | |
|------------------------------|-----------|------------------|
| Interest correction | \$67 13 | |
| Over cash adjusted | 20 00 | |
| Tellers' shortage | 84 00 | |
| Revenue stamps | 2 50 | |
| Purchase money mortgage..... | 23,200 00 | |
| | | 23,373 68 |

| | |
|--|-----------------------|
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 207,280 14 |
| | \$1,400,695 31 |

STATISTICAL INFORMATION

| | |
|--|------------------|
| Number of open accounts January 1, 1917..... | 7,877 |
| Number of accounts opened or reopened during the year..... | 2,839 |
| Number of accounts closed during the year..... | 1,463 |
| Amount deposited during the year, not including dividends credited for that period..... | \$1,082,953 86 |
| Amount withdrawn during the year..... | 749,194 54 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916 | \$20,822 37 |
| January 1, 1917 | 23,575 16 |
| | 44,497 53 |
| Average amount of each account January 1, 1917..... | 214 97 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 3½ |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 3½ |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$72,511 29 |
| Total expenses of the bank for the year 1916..... | 17,221 09 |
| Dividends paid to depositors for the year 1916..... | 44,497 53 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 10,792 67 |

11. DOLLAR SAVINGS BANK, NEW YORK CITY

[2808 Third avenue; incorporated 1890]

GEORGE E. EDWARDS, President. WILLIAM M. KERN, Treasurer.
 BRIAN G. HUGHES, Vice-President. HARRY F. REGAL, Secretary.

TRUSTEES

GEORGE E. EDWARDS, JOHN S. HANSON, WILLIAM S. BECKLEY,
 BRIAN G. HUGHES, GEO. M. MACCELLAR, HOWELL T. MANSON,
 WILLIAM M. KERN, CHARLES P. FABER, FRED A. WURZBACH,
 JAMES M. LA COSTE, CHARLES W. BOGART, SAMUEL TRIMMER,
 BERNARD FRENCH, JAMES S. BRYANT, JAMES L. WELLS,
 J. HARRIS JONES, JOSEPH B. HARE.

FINANCIAL
RESOURCES

| | | | | |
|---|-----------------------|-----------------------|-------------------------------|------------------------|
| Bonds and mortgages..... | | | | \$8,960,600 00 |
| Stock and bond investments, viz.: | | | | |
| <i>Stocks and bonds</i> | <i>Par value</i> | <i>Original cost</i> | <i>Estimated market value</i> | |
| Cities in other States..... | \$410,000 00 | \$419,237 24 | \$418,000 00 | |
| Cities in this State..... | 1,591,136 80 | 1,630,923 82 | 1,622,346 80 | |
| Counties in this State..... | 346,000 00 | 253,589 12 | 253,180 00 | |
| Railroad mortgage bonds.... | 2,740,000 00 | 2,919,733 45 | 2,799,900 00 | |
| | <u>\$5,087,136 80</u> | <u>\$5,323,483 63</u> | <u>\$5,192,406 80</u> | 5,192,406 80 |
| Banking house and lot, book value, \$123,023.52; cost, \$123,023.52; actual cash value..... | | | | 123,023 52 |
| Other real estate, book value, \$38,641.72; cost, \$38,641.72; actual cash value..... | | | | 38,641 72 |
| Cash on deposit in banks or trust companies..... | | | | 954,606 41 |
| Cash on hand..... | | | | 115,443 66 |
| Total of collectible interest..... | | | | 85,735 20 |
| | | | | <u>\$15,470,457 31</u> |

LIABILITIES

| | |
|--|------------------------|
| Amount due depositors, viz.: | |
| Principal..... | \$14,162,160 20 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 217,382 86 |
| | <u>\$14,379,543 06</u> |
| Surplus on market value..... | 1,090,914 25 |
| | <u>\$15,470,457 31</u> |
| Surplus on par value, \$985,644.25. | |

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|---|-----------------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$1,116,079 74 |
| From deposits, not including dividends credited..... | 5,970,841 67 |
| From interest on loans, deposits and investments..... | 682,683 39 |
| From rents from banking house..... | 3,148 88 |
| From rents from other real estate..... | 521 40 |
| From mortgages..... | 230,062 64 |
| From redemption of stocks and bonds..... | 710,500 00 |
| From all other sources, viz.: | |
| Cash deposited to secure payment of interest due on mortgage..... | \$1,046 00 |
| Deposit to pay assessment for street opening, etc.... | 441 15 |
| Assigned judgment redeemed..... | 10,000 00 |
| Condemned property..... | 7,285 56 |
| Receipts from auxiliary banks and tax bill service.. | 568 00 |
| | <u>19,991 71</u> |
| | <u>\$8,733,829 43</u> |

PAYMENTS

| | | |
|--|----------------|-----------------------|
| To depositors, including dividends paid to them..... | \$4,437,470 62 | |
| For loans on bonds and mortgages..... | 1,142,962 64 | |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,819,636.80)..... | 1,856,543 96 | |
| For interest (other than dividend payments to depositors).... | 17,999 78 | |
| For current expenses of the bank, viz.: | | |
| For salaries..... | \$41,791 21 | |
| For taxes: Banking house, \$905.65; surplus, \$8,120.14..... | 8,925 79 | |
| For rent of banking rooms..... | 5,369 60 | |
| For expenses of other real estate, viz.: | | |
| Insurance..... | 40 75 | |
| Taxes..... | 725 12 | |
| Other..... | 49 12 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 6,674 69 | |
| | | 63,506 69 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 19,182 63 | |
| Other payments, viz.: | | |
| Refunded cash deposited to secure payment of interest..... | \$1,045 09 | |
| Refunded deposit to pay assessment for street opening..... | 441 15 | |
| For banking house and lot..... | 123,023 52 | |
| For assessments on other real estate..... | 1,602 37 | |
| | | 126,113 64 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 1,070,050 07 | |
| | | <u>\$8,733,829 43</u> |

STATISTICAL INFORMATION

| | | |
|---|----------------|------------|
| Number of open accounts January 1, 1917..... | 48,840 | |
| Number of accounts opened or reopened during the year.... | 15,876 | |
| Number of accounts closed during the year..... | 10,623 | |
| Amount deposited during the year, not including dividends credited for that period..... | \$5,970,841 67 | |
| Amount withdrawn during the year..... | 4,437,470 62 | |
| Amount of dividends credited and paid for the year, viz.: | | |
| July 1, 1916..... | \$308,351 08 | |
| January 1, 1917..... | 217,382 86 | |
| | | 420,733 88 |
| Average amount of each account January 1, 1917..... | 294 42 | |
| Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate..... | 1 | |
| Total amount of such accounts..... | \$3,049 73 | |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 3½ | |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 3½ | |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$643,436 32 | |
| Total expenses of the bank for the year 1916..... | 63,506 69 | |
| Dividends paid to depositors for the year 1916..... | 420,733 88 | |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 159,195 75 | |

12. NORTH SIDE SAVINGS BANK, NEW YORK CITY

[3230 Third avenue; incorporated 1905]

JOHN G. BORGSTEDE, President. **GEORGE N. REINHARDT**, Treasurer.
THEODORE J. CHABOT, Vice-Pres. **ARTHUR A. EKIRCH**, Secretary.
FRED H. WEFER, Vice-President.

TRUSTEES

JOHN G. BORGSTEDE, **FRANK W. LAWRENCE**, **FRED. H. WEFER**,
T. J. CHABOT, **CHAS. F. MINOR**, **GEORGE WOEN**,
JOHN M. HAFFEN, **GEO. N. REINHARDT**, **JOSEPH MILLER**,
HENRY HAHNENFELD, **JOHN RIEGELMAN**, **CHRISTIAN RIEGER, Jr.**,
JOHN C. HEINTZ, **CONSTANTIN WAGNER**.

**FINANCIAL
RESOURCES**

Bonds and mortgages \$1,114,495 00

Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|---------------------|---------------------|---------------------------|
| State of California..... | \$13,000 00 | \$12,773 28 | \$13,130 00 |
| State of Idaho..... | 19,000 00 | 18,240 00 | 19,190 00 |
| State of New Mexico..... | 2,000 00 | 2,035 00 | 2,200 00 |
| Cities in other States..... | 173,602 00 | 186,112 98 | 188,366 00 |
| Cities in this State..... | 227,911 67 | 228,775 35 | 238,034 85 |
| Counties in this State..... | 3,000 00 | 2,796 90 | 2,940 00 |
| Towns in this State..... | 15,101 00 | 15,652 52 | 16,158 00 |
| Villages in this State..... | 36,700 00 | 35,121 35 | 38,043 00 |
| School districts in this State | 4,000 00 | 4,210 10 | 4,120 00 |
| Railroad mortgage bonds.... | 46,000 00 | 44,071 26 | 37,810 00 |
| | <u>\$545,312 67</u> | <u>\$549,788 73</u> | <u>\$557,991 35</u> |

557,991 35

Other real estate, book value, \$14,911.80; cost, \$13,689.00;
actual cash value

13,689 00

Cash on deposit in banks or trust companies.....

162,007 44

Cash on hand

21,481 61

Total of collectible interest.....

18,040 27

Amount of all other assets, viz.: Vault and fixtures.....

1,600 00

\$1,889,304 67**LIABILITIES**

Amount due depositors, viz.:

Principal \$1,795,899 50
 Dividends credited or to be credited for the six
 months ending with December 31, 1916..... 27,140 90

\$1,823,040 40

Surplus on market value.....

66,264 27

\$1,889,304 67

Surplus on par value, \$53,585.59.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916,
 before transactions of the day..... \$147,235 13
 From depositors, not including dividends credited..... 996,950 00
 From interest on loans, deposits and investments..... 74,520 60
 From rents from other real estate..... 312 00
 From mortgages..... 81,852 50
 From redemption of stocks and bonds..... 5,500 00
 From all other sources, viz.: Redemption of judgments
 against state of New York..... 8,375 62

\$1,314,835 85

PAYMENTS

| | |
|---|-----------------------|
| To depositors, including dividends paid to them..... | \$737,762 91 |
| For loans on bonds and mortgages..... | 314,747 50 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$62,066.87)..... | 63,655 72 |
| For interest (other than dividend payments to depositors)... | 918 78 |
| For current expenses of the bank, viz.: | |
| For salaries | \$5,776 00 |
| For taxes: Banking house, \$11.90; surplus, \$336.06.. | 347 96 |
| For expenses, except taxes, of banking house: | |
| Insurance | 41 50 |
| Other | 156 00 |
| For rent of banking rooms..... | 3,483 33 |
| For expenses of other real estate, viz.: | |
| Repairs | 45 00 |
| Insurance | 46 00 |
| Taxes | 257 24 |
| Other | 4,109 86 |
| | 14,261 89 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 183,489 05 |
| | <u>\$1,314,835 85</u> |

STATISTICAL INFORMATION

| | |
|--|------------------|
| Number of open accounts January 1, 1917..... | 7,566 |
| Number of accounts opened or reopened during the year.... | 2,755 |
| Number of accounts closed during the year..... | 1,690 |
| Amount deposited during the year, not including dividends credited for that period..... | \$996,950 00 |
| Amount withdrawn during the year..... | 737,762 91 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$24,834 93 |
| January 1, 1917..... | 27,140 90 |
| | 51,975 83 |
| Average amount of each account January 1, 1917..... | 240 95 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 3½ |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 3½ |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$77,535 43 |
| Total expenses of the bank for the year 1916..... | 14,261 89 |
| Dividends paid to depositors for the year 1916..... | 51,975 83 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors | <u>11,297 71</u> |

BROOME COUNTY

13. BINGHAMTON SAVINGS BANK, BINGHAMTON

[97 and 99 Collier street; incorporated 1887]

CHAS. W. GENNET, President. ASBURY C. DEYO, Treasurer.
JOHN G. ORTON, Vice-President. S. J. HIRSCHMANN, Secretary.
CHARLES M. STONE, Vice-President.

TRUSTEES

JOHN G. ORTON, CHARLES W. GENNET, GEO. C. BAYLESS,
EDWARD P. MCKINNEY, CHARLES M. STONE, CHARLES A. WEED,
GEORGE M. HARRIS, S. J. HIRSCHMANN, WILLIAM L. MCGLEN,
LEWIS M. WEED, ASBURY C. DEYO,

FINANCIAL RESOURCES

Bonds and mortgages \$3,571,620 00
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|---|-----------------------|-----------------------|---------------------------|
| State of Massachusetts..... | \$100,000 00 | \$101,250 00 | \$88,000 00 |
| Cities in other States..... | 344,000 00 | 358,632 72 | 339,150 00 |
| Cities in this State..... | 1,940,250 00 | 1,990,887 52 | 1,942,093 00 |
| Counties in this State..... | 500,000 00 | 508,595 64 | 505,260 00 |
| Villages in this State..... | 20,993 82 | 20,993 80 | 20,796 15 |
| School districts in this State | 7,850 00 | 7,932 39 | 7,770 00 |
| Railroad mortgage bonds.... | 875,000 00 | 881,500 00 | 766,250 00 |
| | <u>\$3,788,093 86</u> | <u>\$3,840,096 07</u> | <u>\$3,679,319 15</u> |
| | | | 3,659,319 15 |
| Banking house and lot, book value, \$65,000; cost, \$73,000; actual cash value | | | 65,000 00 |
| Other real estate, book value, \$4,412.28; cost, \$4,412.28; actual cash value | | | 4,412 28 |
| Cash on deposit in banks or trust companies..... | | | 655,000 00 |
| Cash on hand | | | 80,357 78 |
| Total of collectible interest..... | | | 96,566 16 |
| Amount of all other assets, viz.: Rents accrued..... | | | 678 85 |
| | | | <u>\$8,132,952 22</u> |

LIABILITIES

Amount due depositors, viz.:

| | |
|---|-----------------------|
| Principal | \$7,502,839 80 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 119,721 79 |
| | <u>\$7,622,561 59</u> |
| Surplus on market values..... | 510,390 63 |
| | <u>\$8,132,952 22</u> |

Surplus on par value, \$639,165.28.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|--|--------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$634,461 21 |
| From depositors, not including dividends credited..... | 3,636,934 22 |
| From interest on loans, deposits and investments..... | 316,545 56 |
| From rents from banking house | 3,261 07 |

| | |
|--|-----------------------|
| From rents from other real estate..... | \$325 00 |
| From mortgages | 187,440 00 |
| From redemption of stocks and bonds..... | 151,238 20 |
| From loans paid | 2,000 00 |
| | <hr/> |
| | \$4,932,205 26 |
| | <hr/> |

PAYMENTS

| | |
|--|-----------------------|
| To depositors, including dividends paid to them..... | \$3,330,915 20 |
| For loans on bonds and mortgages..... | 539,400 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$290,000)..... | 291,901 50 |
| For interest (other than dividend payments to depositors).... | 1,473 87 |
| For current expenses of the bank, viz.: | |
| For salaries | \$18,030 82 |
| For taxes: Banking house, \$1,575; surplus, \$4,398.84; on mortgages, \$116.50..... | 6,090 34 |
| For expenses, except taxes, of banking house: | |
| Repairs | 328 31 |
| Insurance | 91 00 |
| Other | 2,621 87 |
| For expenses of other real estate, viz.: | |
| Insurance | 51 60 |
| Taxes | 110 26 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.. | 5,812 71 |
| | <hr/> |
| | 33,136 91 |
| Other payments, viz.: Error at teller's window..... | 20 00 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 735,357 78 |
| | <hr/> |
| | \$4,932,205 26 |
| | <hr/> |

STATISTICAL INFORMATION

| | |
|---|----------------|
| Number of open accounts January 1, 1917..... | 23,013 |
| Number of accounts opened or reopened during the year.... | 4,150 |
| Number of accounts closed during the year..... | 3,695 |
| Amount deposited during the year, not including dividends credited for that period..... | \$3,636,934 22 |
| Amount withdrawn during the year..... | 3,326,050 35 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$116,232 65 |
| January 1, 1917..... | 119,721 79 |
| Paid but not credited..... | 4,264 85 |
| | <hr/> |
| | 240,219 19 |
| Average amount of each account January 1, 1917..... | 331 23 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 3½ |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 3½ |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$325,212 73 |
| Total expenses of the bank for the year 1916..... | 33,156 91 |
| Dividends paid to depositors for the year 1916..... | 240,219 19 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 51,836 63 |
| | <hr/> |

14. CHENANGO VALLEY SAVINGS BANK, BINGHAMTON

[2 Chenango street; incorporated 1867]

ARTHUR S. BARTLETT, President. WALKER F. SHERWOOD, Vice-Pres.
 WILLIAM W. SISSON, Vice-President. WILLIAM R. ELY, Treasurer.

TRUSTEES

ARTHUR S. BARTLETT, JAMES M. McNAMARA, ARTHUR L. KENT,
 C. F. HOTCHKISS, GEORGE F. O'NEIL, HARRY RUBIN,
 WILLIAM W. SISSON, WILLIAM G. PHELPS, GEORGE W. TOPLIFF,
 JAMES W. MANIER, LESLIE M. WILSON, RENNA Z. SPAULDING,
 WALKER F. SHERWOOD.

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$1,143,512 84
 Stock and bonds investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|---------------------|---------------------|---------------------------|
| State of Louisiana..... | \$50,000 00 | \$52,055 00 | \$51,700 00 |
| Cities in other States..... | 50,000 00 | 53,288 53 | 54,070 00 |
| Cities in this State..... | 15,000 00 | 15,469 50 | 14,100 00 |
| Counties in this State..... | 20,000 00 | 22,225 60 | 23,400 00 |
| Towns in this State..... | 8,000 00 | 8,015 00 | 8,010 00 |
| Villages in this State..... | 95,000 00 | 98,738 70 | 100,193 00 |
| School districts in this State | 118,253 00 | 123,960 03 | 123,933 70 |
| Railroad mortgage bonds.... | 176,000 00 | 160,470 25 | 153,660 00 |
| | <u>\$530,255 00</u> | <u>\$534,222 64</u> | <u>\$529,066 70</u> |

529,066 70

Cash on deposit in banks or trust companies..... 254,000 26

Cash on hand 33,934 13

Total of collectible interest 22,427 40

\$1,982,941 33

LIABILITIES

Amount due depositors, viz.:

Principal \$1,876,158 36
 Dividends credited or to be credited for the six
 months ending with December 31, 1916..... 29,137 75

\$1,905,296 11

Surplus on market value..... 77,645 22

\$1,982,941 33

Surplus on par value, \$78,833.52.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916,
 before transactions of the day..... \$109,217 07
 From depositors, not including dividends credited..... 1,193,679 47
 From interest on loans, deposits and investments..... 89,627 00
 From mortgages 117,614 50
 From redemption of stocks and bonds..... 9,945 00
 From stocks and bonds sold (total par value, \$212,100)..... 220,506 42
 From all other sources, viz.: Premiums on bonds..... 575 78

\$1,741,165 24

PAYMENTS

To depositors, including dividends paid to them..... \$1,070,355 03
 For loans on bonds and mortgages..... 186,968 45
 For stocks and bonds purchased, including premiums, commis-
 sions, etc. (total par value, \$184,500)..... 175,938 90
 For interest (other than dividend payments to depositors).... 1,816 90

For current expenses of the bank, viz.:

| | | |
|--|------------|-----------|
| For salaries | \$7,000 99 | |
| For taxes: Surplus, \$448.72; on mortgages, \$767.85.. | 1,216 57 | |
| For rent of banking rooms..... | 2,400 00 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 7,022 22 | |
| | | 17,648 78 |

Other payments, viz.:

| | | |
|----------------------------|----------|--------|
| Cash shortage | \$118 65 | |
| Overdrafts | 30 39 | |
| Premium on bonds sold..... | 353 75 | |
| | | 502 79 |

| | |
|--|------------|
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 287,934 39 |
|--|------------|

\$1,741,165 24

STATISTICAL INFORMATION

| | |
|---|----------------|
| Number of open accounts January 1, 1917..... | 11,569 |
| Number of accounts opened or reopened during the year.... | 3,284 |
| Number of accounts closed during the year..... | 2,185 |
| Amount deposited during the year, not including dividends credited for that period..... | \$1,193,679 47 |
| Amount withdrawn during the year..... | 1,070,355 03 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$27,613 06 |
| January 1, 1917..... | 29,137 75 |
| Credited at other periods..... | 952 23 |
| | 57,703 04 |
| Average amount of each account January 1, 1917..... | 164 69 |
| Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate..... | 1 |
| Total amount of such accounts..... | \$3,200 00 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 3½ |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 3½ |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$82,766 80 |
| Total expenses of the bank for the year 1916..... | 17,648 78 |
| Dividends paid to depositors for the year 1916..... | 57,703 04 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 7,414 98 |

CAYUGA COUNTY

15. AUBURN SAVINGS BANK, AUBURN

[74 Genesee street; incorporated 1849]

DAVID M. DUNNING, President. WILLIAM S. DOWNER, Treasurer.
NELSON B. ELDRED, Vice-President. ADOLPH KEIL, Assistant Treasurer.
GEORGE UNDERWOOD, Vice-Pres.

TRUSTEES

DAVID M. DUNNING, WILLIAM H. SEWARD, Jr., WILLIAM S. DOWNER,
GEORGE UNDERWOOD, HENRY D. NOBLE, HAROLD G. METCALF,
NELSON B. ELDRED, FREDERICK SEFTON, H. G. ROBINSON,
HOBART L. ROMIG, HENRY D. TITUS, SAFFRINE L. DEPEW.

FINANCIAL RESOURCES

Bonds and mortgages..... \$4,095,531 00
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|-------------------------------------|-----------------------|-----------------------|---------------------------|
| State of Massachusetts..... | \$8,000 00 | \$8,536 00 | \$7,600 00 |
| State of Utah..... | 50,000 00 | 50,731 25 | 49,000 00 |
| Cities in other States..... | 231,000 00 | 254,565 70 | 232,160 00 |
| Cities in this State..... | 584,180 20 | 608,696 85 | 575,185 20 |
| Counties in this State..... | 35,000 00 | 35,551 75 | 34,250 00 |
| Towns in this State..... | 13,000 00 | 13,396 50 | 12,570 00 |
| Villages in this State..... | 13,000 00 | 13,800 51 | 12,800 00 |
| School districts in this State..... | 35,000 00 | 37,702 50 | 34,900 00 |
| Railroad mortgage bonds.... | 921,000 00 | 967,369 50 | 884,610 00 |
| | <u>\$1,890,190 20</u> | <u>\$1,990,349 56</u> | <u>\$1,823,075 20</u> |

1,823,075 20

Banking house and lot, book value, \$100,000; cost,
\$268,831.14; actual cash value..... 100,000 00
Other real estate, book value, \$14,287.72; cost, \$14,363.72;
actual cash value..... 14,363 72
Cash on deposit in banks or trust companies..... 608,444 06
Cash on hand..... 51,052 53
Total of collectible interest..... 63,068 13

Amount of all other assets, viz.:

| | |
|---|-----------------------|
| Collectible rents, due and accrued..... | \$677 89 |
| Taxes and insurance advanced..... | 83 00 |
| | <u>760 89</u> |
| | <u>\$6,756,295 53</u> |

LIABILITIES

Amount due depositors, viz.:

| | |
|---|-----------------------|
| Principal..... | \$6,101,008 49 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 116,298 81 |
| | <u>\$6,217,307 30</u> |

Other liabilities, viz.:

| | |
|--------------------------------|------------|
| Expenses incurred, but unpaid: | |
| Repairs and sundries..... | 186 78 |
| Surplus on market value..... | 538,801 45 |

\$6,756,295 53

Surplus on par value, \$605,906.45.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|--|--------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$637,460 63 |
| From depositors, not including dividends credited..... | 1,758,114 45 |
| From interest on loans, deposits and investments..... | 288,469 64 |
| From rents from banking house..... | 7,651 09 |
| From rents from other real estate..... | 1,393 26 |

| | |
|---|-----------------------|
| From mortgages | \$314,285 00 |
| From redemption of stocks and bonds | 101,460 10 |
| From real estate sold | 2,960 98 |
| From all other sources, viz.: | |
| Premiums on fire insurance | \$227 09 |
| Excess cash credited profit and loss | 138 76 |
| Taxes and insurance advanced | 439 23 |
| Received for fire insurance | 2,296 72 |
| From redemption of judgments against the State of New York | 26,896 36 |
| | <u>29,991 15</u> |
| | <u>\$3,141,806 21</u> |

PAYMENTS

| | |
|---|-----------------------|
| To depositors, including dividends paid to them | \$1,530,740 17 |
| For loans on bonds and mortgages | 723,750 00 |
| For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$180,000) | 171,078 80 |
| For interest (other than dividend payments to depositors) ... | 1,352 08 |
| For current expenses of the bank, viz.: | |
| For salaries | \$17,000 00 |
| For taxes: Banking house, \$3,515.39; surplus, \$4,916.86 | 8,432 25 |
| For expenses, except taxes of banking house: | |
| Repairs | 2,363 69 |
| Insurance | 34 02 |
| Other | 4,522 45 |
| For expenses of other real estate, viz.: | |
| Repairs | 1,654 58 |
| Insurance | 21 73 |
| Taxes | 77 23 |
| Other | 1,049 87 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 3,607 96 |
| | <u>38,763 77</u> |
| For real estate acquired by foreclosure, or in settlement of debts due the bank | 12,818 70 |
| Other payments, viz.: | |
| Correction in cash charged to profit and loss | \$226 75 |
| Payment fire insurance loss | 3,096 72 |
| Payment taxes and insurance advanced | 482 63 |
| | <u>3,806 10</u> |
| Cash on hand and in banks or trust companies December 31, 31, 1916, after transactions of the day | 659,496 50 |
| | <u>\$3,141,806 21</u> |

STATISTICAL INFORMATION

| | |
|--|-------------------|
| Number of open accounts January 1, 1917 | 13,541 |
| Number of accounts opened or reopened during the year | 1,766 |
| Number of accounts closed during the year | 1,805 |
| Amount deposited during the year, not including dividends credited for that period | \$1,758,114 45 |
| Amount withdrawn during the year | 1,530,740 17 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916 | \$111,169 55 |
| January 1, 1917 | 116,298 81 |
| Credited at other periods | 2,164 06 |
| | <u>229,632 41</u> |
| Average amount of each account January 1, 1917 | 459 14 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916 | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916 | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts | \$299,436 84 |
| Total expenses of the bank for the year 1916 | 38,389 16 |
| Dividends paid to depositors for the year 1916 | 229,632 41 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors | <u>31,415 27</u> |

16. CAYUGA COUNTY SAVINGS BANK, AUBURN

[113-115 Genesee street; incorporated 1864]

D. WADSWORTH, Jr., President. W. H. MEAKER, Treasurer.
 CHARLES W. BRISTER, Vice-Pres. G. V. LOUGHBOROUGH, Asst. Treas.
 CHAS. A. MCCARTHY, Vice-Pres. A. L. HEMINGWAY, Secretary.

TRUSTEES

WILLIAM H. SEWARD, GEORGE B. TURNER, DANIEL L. RAMSEY,
 BENJAMIN B. SNOW, SIDNEY J. WESTFALL, CHARLES W. BRISTER,
 WILLIAM H. MEAKER, C. F. BALDWIN, JAMES E. ELDER,
 JAMES LYON, G. V. LOUGHBOROUGH, EDWIN F. METCALF,
 CHAS. A. MCCARTHY, HULL GREENFIELD, IRVING S. ROBINSON,
 DAVID WADSWORTH, Jr., CHARLES P. MOSHER,

FINANCIAL
RESOURCES

Bonds and mortgages..... \$2,740,633 04
 Stock and bond investments, viz.:

| Stocks and bonds | Par value | Original cost | Estimated market value | |
|---|-----------------------|-----------------------|------------------------|--------------|
| State of New York..... | \$50,000 00 | \$58,109 37 | \$52,750 00 | |
| State of Massachusetts..... | 200,000 00 | 217,022 50 | 191,450 00 | |
| Cities in other States..... | 60,000 00 | 62,223 75 | 58,500 00 | |
| Cities in this State..... | 246,827 00 | 254,807 00 | 253,453 30 | |
| Counties in this State..... | 10,000 00 | 10,000 00 | 10,000 00 | |
| Towns in this State..... | 6,000 00 | 6,000 00 | 5,880 00 | |
| School districts in this State | 2,000 00 | 2,051 46 | 2,000 00 | |
| Railroad mortgage bonds.... | 856,000 00 | 891,066 66 | 783,360 00 | |
| | <u>\$1,430,827 00</u> | <u>\$1,496,299 74</u> | <u>\$1,357,393 30</u> | 1,357,393 30 |
| Banking house and lot, book value, \$80,000; cost, \$100,307.17; actual cash value | | | | 80,000 00 |
| Other real estate, book value, \$9,033.71; cost, \$9,033.71; actual cash value | | | | 9,033 71 |
| Cash on deposit in banks or trust companies | | | | 463,954 25 |
| Cash on hand | | | | 31,901 99 |
| Total of collectible interest..... | | | | 38,323 24 |
| Amount of all other assets, viz.: | | | | |
| Land contracts | | | \$7,400 00 | |
| Insurance advanced | | | 120 79 | |
| Rents | | | 191 00 | |
| | | | <u>7,711 79</u> | |
| | | | <u>\$4,728,951 32</u> | |

LIABILITIES

Amount due depositors, viz.:

| | | |
|---|-----------------------|--|
| Principal | \$4,362,163 74 | |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 82,601 44 | |
| | <u>\$4,434,764 18</u> | |
| Surplus on market value..... | 294,187 14 | |
| | <u>\$4,728,951 32</u> | |

Surplus on par value, \$367,620.84.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|--|--------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$346,973 28 |
| From depositors, not including dividends credited..... | 1,518,293 38 |
| From interest on loans, deposits and investments..... | 205,516 86 |
| From rents from banking house..... | 2,079 00 |
| From rents from other real estate..... | 39 33 |

| | |
|--|-----------------------|
| From mortgages | \$278,199 96 |
| From redemption of stocks and bonds..... | 64,265 55 |
| From real estate sold..... | 1,000 00 |
| From all other sources, viz.: | |
| Insurance advanced | \$264 39 |
| On land contract..... | 750 00 |
| Suspense account | 10 36 |
| | <u>1,024 75</u> |
| | <u>\$2,417,392 11</u> |

PAYMENTS

| | |
|---|-----------------------|
| To depositors, including dividends paid to them..... | \$1,278,295 47 |
| For loans on bonds and mortgages..... | 470,825 00 |
| For stocks and bonds purchased, including premiums, commi- sions, etc. (total par value, \$144,000)..... | 134,343 75 |
| For interest (other than dividend payments to depositors).... | 1,423 52 |
| For current expenses of the bank, viz.: | |
| For salaries | \$12,220 00 |
| For taxes: Banking house, \$2,215.44; surplus, \$2,466.85; on mortgages, \$25..... | 4,710 29 |
| For expenses, except taxes, of banking house: | |
| Repairs | 193 73 |
| Insurance | 41 39 |
| For expenses of other real estate, viz.: | |
| Insurance | 11 69 |
| Taxes | 167 67 |
| Other | 129 53 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 4,339 87 |
| | <u>21,814 22</u> |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 14,370 00 |
| Other payments, viz.: | |
| Insurance advanced | \$372 95 |
| Insurance and taxes—foreclosure..... | 47 88 |
| Suspense account | 43 08 |
| | <u>463 91</u> |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 495,856 24 |
| | <u>\$2,417,392 11</u> |

STATISTICAL INFORMATION

| | |
|---|-------------------|
| Number of open accounts January 1, 1917..... | 10,325 |
| Number of accounts opened or reopened during the year..... | 1,915 |
| Number of accounts closed during the year..... | 1,349 |
| Amount deposited during the year, not including dividends credited for that period..... | \$1,518,293 38 |
| Amount withdrawn during the year..... | 1,278,295 47 |
| Amount of dividends credited and paid for the year, viz.: | |
| June 30, 1916..... | \$79,219 06 |
| December 30, 1916..... | \$2,601 44 |
| Credited at other periods..... | 1,514 48 |
| | <u>163,364 98</u> |
| Average amount of each account January 1, 1917..... | 429 51 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$207,719 67 |
| Total expenses of the bank for the year 1916..... | 21,608 87 |
| Dividends paid to depositors for the year 1916..... | 163,364 98 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors | <u>22,744 82</u> |

CHEMUNG COUNTY

17. THE ELMIRA SAVINGS BANK, ELMIRA

[212 East Water street; incorporated 1869]

W. H. FERGUSON, President.

HUBERT C. MANDEVILLE, Treasurer.

JOHN J. CURTIS, Vice-President.

M. A. LEAHY, Secretary.

JOHN W. HUSTON, Vice-President.

TRUSTEES

WILFRED I. BOOTH,
JOHN J. CURTIS,
HENRY J. HAASE,
FRED D. HERRICK,

JOHN W. HUSTON,
MICHAEL A. LEAHY,
WM. H. FERGUSON,
H. C. MANDEVILLE,
LOUIS N. MATHEWS.

HENRY SIMPSON,
WILLIAM M. UFFORD,
GEORGE W. WYCKOFF,
ALEXANDER S. DIVEN,

FINANCIAL

RESOURCES

Bonds and mortgages..... \$804,191 47
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value | |
|--|---------------------|---------------------|---------------------------|-----------------------|
| Cities in other States..... | \$47,000 00 | \$46,525 00 | \$56,850 00 | |
| Cities in this State..... | 118,000 00 | 118,945 00 | 122,070 00 | |
| Counties in this State..... | 42,000 00 | 42,767 00 | 44,660 00 | |
| Towns in this State..... | 15,000 00 | 15,000 00 | 15,600 00 | |
| Villages in this State..... | 88,200 00 | 87,756 00 | 91,770 00 | |
| School districts in this State | 10,000 00 | 10,000 00 | 10,800 00 | |
| Railroad mortgage bonds.... | 102,000 00 | 94,381 50 | 83,560 00 | |
| | <u>\$422,200 00</u> | <u>\$415,374 50</u> | <u>\$425,310 00</u> | 425,310 00 |
| Cash on deposit in banks or trust companies..... | | | | 135,023 98 |
| Cash on hand..... | | | | 6,893 39 |
| Total of collectible interest..... | | | | 5,745 30 |
| | | | | <u>\$1,177,164 14</u> |

LIABILITIES

Amount due depositors, viz.:

| | | |
|---|-----------------------|-----------------------|
| Principal..... | \$1,071,161 60 | |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 16,190 28 | |
| | <u>\$1,087,351 88</u> | |
| Surplus on market value..... | | 89,812 26 |
| | | <u>\$1,177,164 14</u> |

Surplus on par value, \$86,702.26.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|--|---------------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$106,212 48 |
| From depositors, not including dividends credited..... | 570,588 85 |
| From interest on loans, deposits and investments..... | 50,030 45 |
| From mortgages..... | 43,768 46 |
| From redemption of stocks and bonds..... | 4,400 00 |
| From stocks and bonds sold (total par value, \$35,000)..... | 34,512 50 |
| From all other sources, viz.: Charge off of premium on bonds | 220 00 |
| | <u>\$809,730 74</u> |

PAYMENTS

| | |
|--|---------------------|
| To depositors, including dividends paid to them..... | \$441,967 71 |
| For loans on bonds and mortgages..... | 182,077 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$40,000)..... | 37,862 50 |
| For current expenses of the bank, viz.: | |
| For salaries | \$1,949 98 |
| For taxes: Surplus, \$697.30; on mortgages, \$21.50.... | 718 80 |
| For rent of banking rooms..... | 780 00 |
| For expenses of other real estate, viz.: | |
| Insurance | 15 24 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 2,442 14 |
| | 5,906 16 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 141,917 37 |
| | <u>\$809,730 74</u> |

STATISTICAL INFORMATION

| | |
|--|------------------|
| Number of open accounts January 1, 1917..... | 5,068 |
| Number of accounts opened or reopened during the year.... | 1,883 |
| Number of accounts closed during the year..... | 1,379 |
| Amount deposited during the year, not including dividends credited for that period..... | \$570,586 85 |
| Amount withdrawn during the year | 441,967 71 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$15,451 85 |
| January 1, 1917..... | 16,190 28 |
| | 31,642 13 |
| Average amount of each account January 1, 1917..... | 214 55 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 3½ |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 3½ |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$50,059 05 |
| Total expenses of the bank for the year 1916..... | 5,906 16 |
| Dividends paid to depositors for the year 1916..... | 31,642 13 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors | <u>12,510 76</u> |

COLUMBIA COUNTY

18. HUDSON CITY SAVINGS INSTITUTION, HUDSON

[560 Warren street : Incorporated 1850]

CHAS. A. VAN DUSEN, President. JOHN W. GILLETTE, Vice-President.
ROBERT W. EVANS, Vice-President. S. MITCHELL RAINEY, Treasurer.

TRUSTEES

| | | |
|--|---|---|
| LOUIS A. BRISTOL, NOAH H. BROWNING, LOUIS P. CHURCH, A. V. S. COCHRANE, | MALCOLM GIFFORD, ROBERT W. EVANS, JOHN W. GILLETTE, EVERTS TEN BROECK, GEORGE A. MCKINSTRY. | JOCOB P. MESICK, S. MITCHELL RAINEY, CHAS. A. VAN DUSEN, H. S. WILLIAMS, |
|--|---|---|

FINANCIAL RESOURCES

Bonds and mortgages \$2,296,881 00
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value | |
|--------------------------------|----------------|------------------|---------------------------|--------------|
| State of New York..... | \$25,000 00 | \$27,140 63 | \$29,000 00 | |
| Cities in other States..... | 659,000 00 | 685,677 27 | 679,835 00 | |
| Cities in this State..... | 770,129 00 | 800,532 24 | 791,065 00 | |
| Counties in this State..... | 388,490 00 | 403,531 00 | 399,410 00 | |
| Towns in this State..... | 5,775 00 | 5,733 75 | 5,775 00 | |
| Villages in this State..... | 319,358 52 | 324,638 63 | 321,974 53 | |
| School districts in this State | 54,100 00 | 55,733 79 | 54,716 50 | |
| Railroad mortgage bonds.... | 914,000 00 | 927,910 07 | 849,060 00 | |
| | \$3,135,762 52 | \$3,230,897 38 | \$3,130,826 03 | 3,130,826 03 |

| | |
|---|----------------|
| Banking house and lot, book value, \$35,000; cost, \$74,690.76; | |
| actual cash value | 35,000 00 |
| Cash on deposit in banks or trust companies..... | 420,169 43 |
| Cash on hand | 65,634 18 |
| Total of collectible interest..... | 72,479 15 |
| | \$6,020,989 79 |

LIABILITIES

Amount due depositors, viz.:

| | |
|---|----------------|
| Principal | \$5,337,739 81 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 101,687 08 |
| | \$5,439,426 89 |
| Surplus on market value..... | 581,562 90 |
| | \$6,020,989 79 |

Surplus on par value, \$586,499.39.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|--|--------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$392,416 97 |
| From depositors, not including dividends credited..... | 1,199,813 07 |
| From interest on loans, deposits and investments..... | 243,980 38 |
| From mortgages | 312,180 00 |
| From redemption of stocks and bonds..... | 81,715 67 |

| | |
|---|------------------------------|
| From stocks and bonds sold (total par value, \$257,000).... | \$266,357 50 |
| From real estate sold..... | 54,750 00 |
| From all other sources, viz.: | |
| Refund on insurance..... | \$55 91 |
| Sale of book case..... | 12 75 |
| Deposit returned — water meter removed..... | 5 00 |
| | <u>73 66</u> |
| | <u><u>\$2,551,287 25</u></u> |

PAYMENTS

| | |
|--|------------------------------|
| To depositors, including dividends paid to them..... | \$1,095,455 17 |
| For loans on bonds and mortgages..... | 910,195 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$40,625)..... | 39,537 50 |
| For interest (other than dividend payments to depositors) .. | 357 09 |
| For current expenses of the bank, viz.: | |
| Salaries .. | \$8,860 00 |
| For taxes: Banking House, \$1,159.99; surplus, \$4,739.89 | 5,899 85 |
| For expenses, except taxes, of banking house: | |
| Repairs .. | 66 95 |
| For expenses of other real estate, viz.: | |
| Repairs .. | 1,199 84 |
| Taxes .. | 35 00 |
| Other .. | 606 35 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 2,958 68 |
| | <u>19,625 70</u> |
| Other payments, viz.: Suspense account..... | 313 18 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 485,803 61 |
| | <u><u>\$2,551,287 25</u></u> |

STATISTICAL INFORMATION

| | |
|--|-------------------------|
| Number of open accounts January 1, 1917..... | 11,029 |
| Number of accounts opened or reopened during the year.... | 1,860 |
| Number of accounts closed during the year..... | 1,555 |
| Amount deposited during the year, not including dividends credited for that period..... | \$1,199,813 07 |
| Amount withdrawn during the year..... | 1,095,455 17 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$98,383 47 |
| January 1, 1917..... | 101,687 08 |
| | <u>200,070 55</u> |
| Average amount of each account January 1, 1917..... | 483 97 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$243,291 39 |
| Total expenses of the bank for the year 1916..... | 19,625 70 |
| Dividends paid to depositors for the year 1916..... | 200,070 55 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors | <u><u>23,595 14</u></u> |

CORTLAND COUNTY

19. CORTLAND SAVINGS BANK, CORTLAND

[111 Main street; incorporated 1866]

BENJAMIN L. WEBB, President. WM. A. STOCKWELL, Secretary.
 STRATTON S. KNOX, Vice-President. WM. R. COLE, Treasurer.
 MARCUS H. MCGRAW, Vice-President. EARL W. BENTLEY, Asst. Treasurer.

TRUSTEES

BENJAMIN L. WEBB, LESTER P. BENNETT, WILLIAM J. BUCHANAN,
 MARCUS H. MCGRAW, WM. A. STOCKWELL, BYRON MAXON,
 LEWIS BOUTON, GROVE T. MAXON, EDWARD S. DALTON,
 HUBERT T. BUSHNELL, ARTHUR F. STILSON, EDWARD A. BREWER,
 STRATTON S. KNOX,

FINANCIAL RESOURCES

Bonds and mortgages \$2,329,817 00
 Stock and bond investments, viz.:

| Stocks and bonds | Par value | Original cost | Estimated market value | |
|---|-----------------------|-----------------------|------------------------|-----------------------|
| State of New York..... | \$55,000 00 | \$57,112 50 | \$59,300 00 | |
| State of Massachusetts..... | 80,000 00 | 87,837 50 | 77,000 00 | |
| Cities in other States..... | 180,000 00 | 182,830 41 | 184,550 00 | |
| Cities in this State..... | 768,183 88 | 786,799 12 | 780,091 26 | |
| Towns in this State..... | 17,000 00 | 17,080 00 | 17,106 00 | |
| Villages in this State..... | 219,670 00 | 223,812 72 | 225,565 00 | |
| School districts in this State | 90,000 00 | 95,073 99 | 91,810 00 | |
| Railroad mortgage bonds.... | 375,000 00 | 367,315 00 | 306,850 00 | |
| | <u>\$1,785,153 88</u> | <u>\$1,817,811 24</u> | <u>\$1,742,271 26</u> | 1,742,271 26 |
| Promissory notes payable on demand..... | | | | 18 00 |
| Banking house and lot, book value, \$30,000; cost, \$30,000; actual cash value | | | | 30,000 00 |
| Other real estate, book value, \$15,000; cost, \$23,200; actual cash value | | | | 15,000 00 |
| Cash on deposit in banks or trust companies..... | | | | 498,269 91 |
| Cash on hand | | | | 111,302 50 |
| Total of collectible interest..... | | | | 78,379 43 |
| Amount of all other assets, viz.: | | | | |
| Rents due | | | \$150 00 | |
| Land contracts | | | 560 00 | |
| | | | | <u>700 00</u> |
| | | | | <u>\$4,805,758 19</u> |

LIABILITIES

| | | | |
|---|----------------|--|-----------------------|
| Amount due depositors, viz.: | | | |
| Principal | \$4,321,202 04 | | |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 81,766 06 | | |
| | | | <u>\$4,402,968 12</u> |
| Other liabilities, viz.: Expenses incurred, but unpaid: | | | |
| Repairs to real estate..... | | | 75 00 |
| Surplus on market value..... | | | 402,715 07 |
| | | | <u>\$4,805,758 19</u> |
| Surplus on par value, \$445,597.69. | | | |

CASH TRANSACTIONS DURING THE YEAR 1916 .

RECEIPTS

| | |
|--|--------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$398,810 99 |
| From depositors, not including dividends credited..... | 961,400 22 |
| From interest on loans, deposits and investments..... | 209,344 84 |
| From rents from banking house..... | 23 00 |
| From rents from other real estate..... | 1,816 00 |

| | |
|---|-----------------------|
| From mortgages | \$209,875 00 |
| From redemption of stocks and bonds..... | 95,861 81 |
| From stocks and bonds sold (total par value, \$50,000)..... | 40,000 00 |
| From loans paid | 907 00 |
| From real estate sold | 550 00 |
| From all other sources, viz.: | |
| Sundry expense repaid | \$27 68 |
| Exchange | 17 84 |
| Papers sold | 3 00 |
| Suspense account | 25 00 |
| | <hr/> |
| | 73 52 |
| | <hr/> |
| | \$1,918,162 38 |

PAYMENTS

| | |
|---|--------------|
| To depositors, including dividends paid to them..... | \$984,036 67 |
| For loans on bonds and mortgages..... | 155,300 00 |
| For loans on stocks and bonds and other securities..... | 925 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$109,400)..... | 109,400 00 |
| For interest (other than dividend payments to depositors) .. | 1,125 50 |
| For current expenses of the bank, viz.: | |
| For salaries | \$9,002 80 |
| For taxes: Surplus, \$3,454.91; on mortgages, \$76..... | 3,530 91 |
| For expenses, except taxes, of banking house: | |
| Insurance | 7 48 |
| For rent of banking rooms..... | 700 00 |
| For expenses of other real estate, viz.: | |
| Repairs | 698 30 |
| Insurance | 13 50 |
| Taxes | 606 32 |
| Other | 112 69 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 2,567 11 |
| | <hr/> |
| | 17,239 11 |
| Other payments, viz.: | |
| Purchase of bank site..... | \$30,000 00 |
| Land contract sold..... | 550 00 |
| Profit and loss—bond and mortgage..... | 10,000 00 |
| Suspense account | 13 60 |
| | <hr/> |
| | 40,563 60 |

| | |
|--|-----------------------|
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 609,572 50 |
| | <hr/> |
| | \$1,918,162 38 |

STATISTICAL INFORMATION

| | |
|--|--------------|
| Number of open accounts January 1, 1917..... | 11,968 |
| Number of accounts opened or reopened during the year..... | 1,669 |
| Number of accounts closed during the year..... | 1,580 |
| Amount deposited during the year, not including dividends credited for that period..... | \$961,400 22 |
| Amount withdrawn during the year | 984,036 67 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$80,939 34 |
| January 1, 1917..... | 81,766 08 |
| Credited at other periods..... | 114 18 |
| | <hr/> |
| | 162,819 60 |
| Average amount of each account January 1, 1917..... | 367 80 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$206,853 38 |
| Total expenses of the bank for the year 1916..... | 17,314 11 |
| Dividends paid to depositors for the year 1916..... | 162,819 60 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors | 26,719 67 |

DUTCHESS COUNTY

20. FISHKILL SAVINGS INSTITUTE, FISHKILL

[Main street; incorporated 1857]

J. S. LUYSTER, President.
JOHN RAPELJE, Vice-President.

C. D. SHERWOOD, Secretary.
RALPH BRINCKERHOFF, Treasurer.

TRUSTEES

J. S. LUYSTER,
CHAS. D. SHERWOOD,
CHAS. R. MONTFORT,
ROBERT W. DOUGHTY,
C. C. ROBINSON,
J. H. SNYDER,

S. L. VAN VOORHIS,
LEWIS E. WOOD,
JARVIS S. PHILLIPS,
CYRUS TOMPKINS,
JOHN RAPELJE,
E. H. FOSHAY,

S. H. PARSONS,
WM. H. HAIGHT,
JAMES ADRIANCE,
J. B. WALDO,
FRANK KETCHAM,
ROBERT E. DEAN.

FINANCIAL RESOURCES

Bonds and mortgages..... \$325,998 40
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value | |
|---|---------------------|---------------------|---------------------------|----------------------------|
| Cities in this State..... | \$7,000 00 | \$6,668 75 | \$7,020 00 | |
| Towns in this State..... | 18,600 00 | 19,353 00 | 19,912 00 | |
| Villages in this State..... | 50,768 00 | 54,031 58 | 53,689 20 | |
| School districts in this State | 72,456 00 | 75,524 37 | 75,919 58 | |
| Railroad mortgage bonds.... | 51,000 00 | 51,362 00 | 41,340 00 | |
| | <u>\$199,824 00</u> | <u>\$206,939 70</u> | <u>\$197,880 78</u> | 197,880 78 |
| Banking house and lot, book value, \$2,500; cost, \$2,500; actual cash value | | | | 2,500 00 |
| Other real estate, book value, \$864.92; cost, \$864.92; actual cash value | | | | 550 00 |
| Cash on deposit in banks or trust companies..... | | | | 57,390 57 |
| Cash on hand | | | | 2,638 66 |
| Total of collectible interest..... | | | | 8,336 44 |
| Amount of all other assets, viz.: Land contract..... | | | | 2,500 00 |
| | | | | <u><u>\$597,794 85</u></u> |

LIABILITIES

Amount due depositors, viz.:

| | | |
|---|--------------|--------------|
| Principal | \$551,439 32 | |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 10,519 76 | \$561,959 08 |

Other liabilities, viz.:

| | | |
|--------------------------------|--------|-------|
| Expenses incurred, but unpaid: | | |
| Advertising | \$9 50 | |
| Light | 1 50 | |
| | | 11 00 |

| | | |
|------------------------------|----------------------------|--|
| Surplus on market value..... | 35,824 77 | |
| | <u><u>\$597,794 85</u></u> | |

Surplus on par value, \$37,767.99.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|--|-------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$47,358 88 |
| From depositors, not including dividends credited..... | 90,176 48 |
| From interest on loans, deposits and investments..... | 27,028 98 |
| From mortgages..... | 8,800 00 |
| From redemption of stocks and bonds..... | 8,448 33 |
| From real estate sold..... | 1,960 79 |
| From all other sources, viz.: | |

| | |
|-------------------------------------|--------------|
| Payments on land contracts..... | \$105 00 |
| Taxes and water rates refunded..... | 191 30 |
| | <hr/> |
| | 296 30 |
| | <hr/> |
| | \$184,069 76 |
| | <hr/> |

PAYMENTS

| | |
|--|-------------|
| To depositors, including dividends paid to them..... | \$97,057 38 |
| For loans on bonds and mortgages..... | 22,250 00 |
| For current expenses of the bank, viz.: | |

| | |
|--|------------|
| For salaries..... | \$1,699 59 |
| For taxes: Banking house, \$33.33; surplus, \$266.73.... | 300 06 |
| For expenses, except taxes, of banking house: | |
| Repairs..... | 3 20 |
| Other..... | 161 25 |
| For expenses of other real estate, viz.: | |
| Taxes..... | 12 00 |
| Other..... | 575 66 |
| | <hr/> |
| | 2,751 76 |

| | |
|---|----------|
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 1,960 79 |
|---|----------|

Other payments, viz.:

| | |
|---------------------------|--------|
| Examination of loans..... | \$3 00 |
| Miscellaneous item..... | 7 88 |
| Suspense..... | 4 72 |
| | <hr/> |
| | 20 60 |

| | |
|---|--------------|
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 60,029 23 |
| | <hr/> |
| | \$184,069 76 |
| | <hr/> |

STATISTICAL INFORMATION

| | |
|---|-------------|
| Number of open accounts January 1, 1917..... | 1,062 |
| Number of accounts opened or reopened during the year..... | 102 |
| Number of accounts closed during the year..... | 99 |
| Amount deposited during the year, not including dividends credited for that period..... | \$90,176 48 |
| Amount withdrawn during the year..... | 97,057 38 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$10,374 56 |
| January 1, 1917..... | 10,519 76 |
| | <hr/> |
| | 20,894 32 |
| Average amount of each account January 1, 1917..... | 529 15 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$27,598 54 |
| Total expenses of the bank for the year 1916..... | 2,762 76 |
| Dividends paid to depositors for the year 1916..... | 20,894 32 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 3,941 46 |
| | <hr/> |

21. MATTEAWAN SAVINGS BANK, BEACON

[572 Main street; incorporated 1886]

SAMUEL K. PHILLIPS, President.
FRANK H. BRETT, Vice-President.BENJAMIN SULLIVAN, Treasurer.
PETER H. VOSBURGH, Secretary.**TRUSTEES**BENJAMIN SULLIVAN,
B. FRANKLIN GREENE,
SAMUEL K. PHILLIPS,
T. J. CUNNINGHAM,
FRANK H. BRETT,
WM. H. SOUTHARD,
BENJ. I. D. ROOSA,JOHN O. WIXOM,
PETER H. VOSBURGH,
GUSTAVE A. SCHRADER,
SHERWOOD PHILLIPS,
JOHN H. LYNCH,
LOUIS E. KAMPF,
HENRY S. CORNEY,EUGENE B. SMITH,
HENRY D. JACKSON,
PAUL J. CHALLEN,
F. H. VAN HOUTEN,
ROSWELL S. JUDSON,
ELTON G. STORM.**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$522,045 00

Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|---------------------|---------------------|---------------------------|
| Cities in other States..... | \$9,500 00 | \$9,617 33 | \$9,595 00 |
| Cities in this State..... | 115,000 00 | 110,368 60 | 115,200 00 |
| Towns in this State..... | 5,000 00 | 5,225 00 | 5,300 00 |
| Villages in this State..... | 120,870 00 | 124,826 25 | 124,365 00 |
| School districts in this State | 26,275 00 | 27,964 19 | 28,620 60 |
| Railroad mortgage bonds.... | 82,000 00 | 79,300 83 | 87,450 00 |
| | <u>\$358,645 00</u> | <u>\$357,800 20</u> | <u>\$348,530 00</u> |

348,530 00

Other real estate, book value, \$461.49; cost, \$461.49; actual
cash value

461 49

Cash on deposit in banks or trust companies.....

98,674 07

Cash on hand

1,596 53

Total of collectible interest.....

14,696 09

Amount of all other assets, viz.: Land contract.....

36 00

\$986,039 18**LIABILITIES**

Amount due depositors, viz.:

| | |
|---|--------------|
| Principal..... | \$898,948 13 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 17,341 57 |

\$916,289 70Other liabilities, viz.: Dividends accrued on deposits to Janu-
ary 1, 1917

5,720 80

Surplus on market value.....

64,028 68

\$986,039 18

Surplus on par value, \$74,143.68.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|--|---------------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$70,271 57 |
| From depositors, not including dividends credited..... | 187,993 71 |
| From interest on loans, deposits and investments..... | 45,182 51 |
| From mortgages..... | 19,963 00 |
| From redemption of stocks and bonds..... | 11,400 00 |
| From all other sources, viz.: Insurance premium advanced— refunded | 10 09 |
| | <u>\$334,820 79</u> |

PAYMENTS

| | |
|--|---------------------|
| To depositors, including dividends paid to them..... | \$182,818 61 |
| For loans on bonds and mortgages..... | 23,795 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$24,620)..... | 23,906 64 |
| For interest (other than dividend payments to depositors)... | 114 79 |
| For current expenses of the bank, viz.: | |
| For salaries..... | \$2,360 00 |
| For taxes: surplus, \$499..... | 499 00 |
| For rent of banking rooms..... | 360 00 |
| For expenses of other real estate, viz.: | |
| Repairs..... | 6 00 |
| Taxes..... | 10 05 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 523 43 |
| | 3,698 48 |
| Other payments, viz.: Taxes and insurance premiums advanced..... | 216 67 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 100,270 60 |
| | <u>\$334,820 79</u> |

STATISTICAL INFORMATION

| | |
|--|-----------------|
| Number of open accounts January 1, 1917..... | 2,145 |
| Number of accounts opened or reopened during the year.... | 400 |
| Number of accounts closed during the year..... | 233 |
| Amount deposited during the year, not including dividends credited for that period..... | \$187,993 71 |
| Amount withdrawn during the year..... | 182,818 61 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$17,027 55 |
| January 1, 1917..... | 17,341 57 |
| | 34,369 12 |
| Average amount of each account January 1, 1917..... | 427 17 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$46,716 18 |
| Total expenses of the bank for the year 1916..... | 3,698 48 |
| Dividends paid to depositors for the year 1916..... | 34,369 12 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <u>8,648 58</u> |

22. THE MECHANICS SAVINGS BANK, BEACON.

[91 Main street; incorporated 1866]

JOHN T. SMITH, President.

EDWARD R. CORWIN, Secretary.

FERDINAND LOUGHRAN, Vice-President. BERTRAM L. SMITH, Treasurer.

TRUSTEES

JOHN T. SMITH,
BENJAMIN HAMMOND,
JOHN W. CORWIN,
BERTRAM L. SMITH,
PRESTON GREENE,
FERD. LOUGHRAN,
CHESTER H. BOND,

ANDREW BARNES,
JAMES E. VAN HOUTEN,
W. J. PRALATOWSKI,
AARON E. ALDRIDGE,
WM. J. CONKLIN,
FRANK L. HOWARD,
A. H. BLACKBURN,

HENRY MONTGOMERY,
WM. YATES
GEORGE CHATTERTON,
R. F. C. KIEB,
HOMER H. STUART,
ROBERT MCKINLEY,
ROBERT B. LAMB.

FINANCIAL**RESOURCES**

Bonds and mortgages \$874,024 91

Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|-----------------------|-----------------------|---------------------------|
| Cities in other States..... | \$188,700 00 | \$197,798 63 | \$200,845 00 |
| Cities in this State..... | 328,519 66 | 339,100 26 | 332,014 46 |
| Counties in this State..... | 45,000 00 | 49,600 50 | 46,200 00 |
| Towns in this State..... | 234,000 00 | 242,369 01 | 243,070 00 |
| Villages in this State..... | 539,525 06 | 557,592 59 | 552,738 80 |
| School districts in this State | 203,050 00 | 214,474 99 | 215,827 50 |
| Railroad mortgage bonds... | 212,000 00 | 239,050 00 | 199,830 00 |
| | <u>\$1,790,794 72</u> | <u>\$1,839,965 98</u> | <u>\$1,700,525 76</u> |

1,790.525 76

Banking house and lot, book value, \$15,000; cost, \$22,460.22;

actual cash value 15,000 00

Other real estate, book value, \$8,144.80; cost, \$8,144.80;

actual cash value 7,950 00

Cash on deposit in banks or trust companies..... 116,409 42

Cash on hand 2,822 00

Total of collectible interest 42,391 70

Amount of all other assets, viz.:

| | |
|-----------------------------------|-------------|
| Land contracts | \$22,700 00 |
| Rents accrued | 37 50 |
| Insurance and taxes advanced..... | 1,079 74 |

23,817 24

\$2,872,941 03**LIABILITIES**

Amount due depositors, viz.:

| | |
|---|----------------|
| Principal | \$2,475,236 73 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 48,635 12 |

\$2,523,871 85

Other liabilities, viz.:

| | |
|--|-------------|
| Dividends accrued on deposits to January 1, 1917.... | \$16,825 81 |
| Expenses incurred, but unpaid: bonding officers.... | 37 50 |

16,863 31

Surplus on market value..... 332,205 87\$2,872,941 03

Surplus on par value, \$322,474.83.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|--|--------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$130,988 14 |
| From depositors, not including dividends credited..... | 401,875 82 |
| From interest on loans, deposits and investments..... | 125,258 29 |
| From rents from banking house | 857 50 |
| From rents from other real estate | 205 84 |

| | |
|---|---------------------|
| From mortgages | \$14,226 50 |
| From redemption of stocks and bonds | 73,366 67 |
| From real estate sold | 1,100 00 |
| From all other sources, viz.: | |
| County clerk | \$1 05 |
| Contracts, real estate | 250 00 |
| Suspense | 96 |
| Taxes advanced, refunded | 806 08 |
| Interest, advanced — refunded | 3 73 |
| | <u>1,060 82</u> |
| | <u>\$748,939 58</u> |

PAYMENTS

| | |
|---|---------------------|
| To depositors, including dividends paid to them | \$432,432 94 |
| For loans on bonds and mortgages | 19,200 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$153,400) | 163,490 32 |
| For interest (other than dividend payments to depositors) .. | 1,892 28 |
| For current expenses of the bank, viz.: | |
| For salaries | \$5,891 54 |
| For taxes: Banking house, \$504.80; surplus, \$2,568.98. | 3,073 78 |
| For expenses, except taxes, of banking house: | |
| Repairs | 151 40 |
| Insurance | 52 19 |
| Other | 642 94 |
| For expenses of other real estate, viz.: | |
| Repairs | 648 52 |
| Insurance | 84 00 |
| Taxes | 165 44 |
| Other | 60 25 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house | 804 51 |
| | <u>11,574 57</u> |
| Other payments, viz.: | |
| County clerk | \$8 70 |
| Insurance and taxes advanced | 195 42 |
| Improvements — real estate | 893 93 |
| Error in dividend | 20 00 |
| | <u>1,118 05</u> |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day | 119,231 42 |
| | <u>\$748,939 58</u> |

STATISTICAL INFORMATION

| | |
|---|------------------|
| Number of open accounts January 1, 1917 | 5,202 |
| Number of accounts opened or reopened during the year | 575 |
| Number of accounts closed during the year | 410 |
| Amount deposited during the year, not including dividends credited for that period | \$401,875 82 |
| Amount withdrawn during the year | 432,432 94 |
| Amount of dividends credited and paid for the year, viz.: | |
| May 1, 1916 | \$48,119 70 |
| November 1, 1916 | 48,635 12 |
| | <u>96,754 82</u> |
| Average amount of each account January 1, 1917 | 485 17 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916 | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916 | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts | \$125,273 52 |
| Total expenses of the bank for the year 1916 | 11,574 57 |
| Dividends paid to depositors for the year 1916 | 96,754 82 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors | <u>16,944 13</u> |

23. PAWLING SAVINGS BANK, PAWLING

[Incorporated 1870]

WILLIAM H. TABER, President. HENRY D. WARNER, Vice-President.
 WILLIAM H. OSBORN, Vice-President. HOWARD N. ALLEN, Secretary.
 GEORGE A. DANIELS, Treasurer.

TRUSTEES

WILLIAM H. TABER, HOWARD N. ALLEN, FRANK A. DENTON,
 HENRY A. HOLMES, WILLIAM H. OSBORN, FRANK HOAG,
 GEORGE H. ADAMS, GEORGE A. DANIELS, ORSON W. SLOAT,
 HENRY S. WANZER, FRED C. TABER, HENRY D. WARNER,
 MERRICK D. GREEN, HENRY F. BLESSING.

**FINANCIAL
RESOURCES**

| | | | | |
|--|---------------------|---------------------|------------------------|---------------------|
| Bonds and mortgages | | | | \$432,885 00 |
| Stock and bond investments, viz.: | | | | |
| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value | |
| State of Massachusetts..... | \$10,000 00 | \$10,900 00 | \$9,600 00 | |
| Cities in other States..... | 40,000 00 | 41,302 00 | 41,800 00 | |
| Cities in this State..... | 37,700 00 | 38,978 27 | 37,521 00 | |
| Counties in this State..... | 15,000 00 | 16,200 00 | 15,150 00 | |
| Towns in this State..... | 27,000 00 | 28,069 40 | 28,575 00 | |
| Villages in this State..... | 59,400 00 | 60,407 96 | 59,751 00 | |
| School districts in this State | 51,900 00 | 53,423 20 | 54,017 00 | |
| Railroad mortgage bonds.... | 113,000 00 | 119,610 45 | 95,600 00 | |
| | <u>\$354,000 00</u> | <u>\$368,891 28</u> | <u>\$342,014 00</u> | 342,014 00 |
| Banking house and lot, book value, \$10,000; cost, \$10,825.54; actual cash value | | | | 6,000 00 |
| Cash on deposit in banks or trust companies..... | | | | 89,513 43 |
| Cash on hand | | | | 1,384 52 |
| Total of collectible interest..... | | | | 9,454 15 |
| | | | | <u>\$881,251 10</u> |

LIABILITIES

| | | | |
|---|--|--------------|---------------------|
| Amount due depositors, viz.: | | | |
| Principal | | \$805,268 81 | |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | | 14,626 31 | |
| | | | \$819,895 12 |
| Other liabilities, viz.: | | | |
| Expenses incurred, but unpaid: Salaries | | | 120 00 |
| Surplus on market value..... | | | 61,235 98 |
| | | | <u>\$881,251 10</u> |
| Surplus on par value, \$73,221.98. | | | |

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|--|---------------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$54,959 88 |
| From depositors, not including dividends credited..... | 184,941 44 |
| From interest on loans, deposits and investments..... | 36,651 99 |
| From mortgages | 8,040 00 |
| From redemption of stocks and bonds..... | 8,020 00 |
| | <u>\$292,613 31</u> |

PAYMENTS

| | |
|--|---------------------|
| To depositors, including dividends paid to them..... | \$156,013 73 |
| For loans on bonds and mortgages..... | 36,600 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$5,000)..... | 5,225 00 |
| For current expenses of the bank, viz.: | |
| For salaries..... | \$2,063 50 |
| For taxes: Banking house, \$166.86; surplus, \$472.52; on mortgages, \$26.50..... | 665 87 |
| For expenses, except taxes, of banking house: | |
| Repairs..... | 188 15 |
| Insurance..... | 30 00 |
| Other..... | 113 79 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 815 32 |
| | 3,876 63 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 90,897 95 |
| | <u>\$292,613 31</u> |

STATISTICAL INFORMATION

| | |
|---|-----------------|
| Number of open accounts January 1, 1917..... | 2,134 |
| Number of accounts opened or reopened during the year.... | 300 |
| Number of accounts closed during the year..... | 247 |
| Amount deposited during the year, not including dividends credited for that period..... | \$184,941 44 |
| Amount withdrawn during the year..... | 156,013 73 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$13,955 78 |
| January 1, 1917..... | 14,628 31 |
| | 28,582 09 |
| Average amount of each account January 1, 1917..... | 384 20 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 3 and 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 3 and 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$36,528 73 |
| Total expenses of the bank for the year 1916..... | 3,844 38 |
| Dividends paid to depositors for the year 1916..... | 28,582 09 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <u>4,102 26</u> |

24. THE POUGHKEEPSIE SAVINGS BANK, POUGHKEEPSIE

[21 and 23 Market street; incorporated 1831]

FLOY M. JOHNSTON, President.**J. FRED LOVEJOY, Treasurer.****EDWARD S. ATWATER, Vice-Pres.****HARRY E. MEEKS, Asst. Treasurer.****CHARLES F. COSSUM, Vice-Pres.****TRUSTEES****FRANK B. LOWN,
HENRY V. PELTON,
EDWARD S. ATWATER,
HENRY E. LOSEY,****WM. T. REYNOLDS,
JOHN C. OTIS,
FLOY M. JOHNSTON,
GUILFORD DUDLEY,
JAMES H. YOUNG,****CHARLES F. COSSUM,
CLARENCE W. PIERCE,
WILLET E. HOYSRADT,
HENRY BOOTH.****FINANCIAL****RESOURCES**

Bonds and mortgages..... \$8,639,793 58

Stock and bonds investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|-----------------------|-----------------------|---------------------------|
| State of Idaho..... | \$50,000 00 | \$49,160 00 | \$50,500 00 |
| State of Massachusetts..... | 200,000 00 | 215,460 00 | 191,000 00 |
| State of Utah..... | 90,000 00 | 90,064 50 | 88,200 00 |
| Cities in other States..... | 498,500 00 | 518,472 63 | 501,755 00 |
| Cities in this State..... | 2,154,526 71 | 2,222,238 39 | 2,165,220 63 |
| Counties in this State..... | 285,500 00 | 306,161 40 | 286,595 00 |
| Towns in this State..... | 136,682 99 | 142,024 16 | 141,477 63 |
| Villages in this State..... | 749,858 64 | 767,523 06 | 771,066 27 |
| School districts in this State | 217,750 00 | 226,480 73 | 225,349 00 |
| Railroad mortgage bonds.... | 2,023,000 00 | 2,066,723 09 | 1,697,520 00 |
| | <u>\$6,405,818 34</u> | <u>\$6,604,298 56</u> | <u>\$6,118,683 53</u> |

6,118,683 53

Promissory notes payable on demand.....

27,900 00

Banking house and lot, book value, \$130,000; cost, \$193,328.60;

actual cash value

130,000 00

Cash on deposit in banks or trust companies.....

468,438 91

Cash on hand

111,875 96

Total of collectible interest.....

183,165 95

Amount of all other assets, viz.: Land contracts.....

425 00

\$15,680,282 93**LIABILITIES**

Amount due depositors, viz.:

Principal\$14,326,581 13

Dividends credited or to be credited for the six

months ending with December 31, 1916..... 275,174 00

\$14,601,755 13

Surplus on market value.....

1,078,527 80

\$15,680,282 93

Surplus on par value, \$1,365,662.61.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916,

before transactions of the day.....

\$691,435 30

From depositors, not including dividends credited.....

2,238,699 93

From interest on loans, deposits and investments.....

679,427 00

From mortgages

344,489 37

From redemption of stocks and bonds.....

244,183 86

From loans paid

25,000 00

~~From other sources.....~~

From all other sources, viz.:

| | | |
|---------------------------------------|------------|-----------------------|
| Land contracts | \$1,268 00 | |
| Taxes advanced | 43 98 | |
| Cherry Street Realty Co. account..... | 13,301 32 | |
| Attorney's fees | 2,208 60 | |
| | | 16,821 90 |
| | | <u>\$4,240,057 36</u> |

PAYMENTS

| | | |
|---|----------------|-----------------------|
| To depositors, including dividends paid to them..... | \$2,483,619 62 | |
| For loans on bonds and mortgages | 1,045,467 30 | |
| For loans on stocks and bonds and other securities..... | 52,000 00 | |
| For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$27,733.65) | 27,733 65 | |
| For current expenses of the bank, viz.: | | |
| For salaries | \$21,538 77 | |
| For taxes: Banking house, \$1,859.98; surplus, \$8,968.28 | 10,828 26 | |
| For expenses, except taxes, of banking house: | | |
| Repairs | 344 79 | |
| Insurance | 17 50 | |
| Other | 704 40 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 5,685 25 | |
| | | 39,118 97 |
| Other payments, viz.: Cherry Street Realty Co. account.... | 11,802 95 | |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 580,314 87 | |
| | | <u>\$4,240,057 36</u> |

STATISTICAL INFORMATION

| | | |
|---|----------------|------------|
| Number of open accounts January 1, 1917..... | 28,339 | |
| Number of accounts opened or reopened during the year.... | 3,163 | |
| Number of accounts closed during the year..... | 2,563 | |
| Amount deposited during the year, not including dividends credited for that period..... | \$2,238,699 93 | |
| Amount withdrawn during the year..... | 2,483,619 62 | |
| Amount of dividends credited and paid for the year, viz.: | | |
| July 1, 1916..... | \$272,761 83 | |
| January 1, 1917..... | 275,174 00 | |
| Credited at other periods..... | 19 32 | |
| | | 547,955 15 |
| Average amount of each account January 1, 1917..... | 515 25 | |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 | |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 | |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$680,828 94 | |
| Total expenses of the bank for the year 1916..... | 39,118 97 | |
| Dividends paid to depositors for the year 1916..... | 547,955 15 | |
| Net earnings for the year 1916 over expenses and dividends paid to depositors | 93,754 82 | |

25. RHINEBECK SAVINGS BANK, RHINEBECK

[15 Montgomery street; incorporated 1860]

AUGUSTUS M. TRAVER, President. MARTIN HEERMANCE, Vice-Pres.
 M. V. B. SCHRYVER, Vice-President. THADDEUS A. TRAVER, Treasurer.

TRUSTEES

AUGUSTUS M. TRAVER, JAS. S. ARMSTRONG, EUGENE P. BUDD,
 M. V. B. SCHRYVER, WILLIAM R. CARROLL, CHARLES FERRIS,
 THAD. A. TRAVER, MANDEVILLE S. FROST, TRACY DOWS,
 MARTIN HEERMANCE, ELMER COON, MARCUS M. LOWN,
 A. LEE WAGER, CHAS. B. HOFFMAN, JOHN P. HERMANS.

FINANCIAL**RESOURCES**

Bonds and mortgages..... \$403,829 75
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|-----------------------------|---------------------|---------------------|------------------------|
| United States | \$10,000 00 | \$12,050 00 | \$11,100 00 |
| State of Massachusetts..... | 4,000 00 | 4,185 00 | 3,880 00 |
| State of Louisiana..... | 10,000 00 | 9,975 00 | 10,900 00 |
| Cities in other States..... | 50,000 00 | 54,350 70 | 49,950 00 |
| Cities in this State..... | 100,500 00 | 105,561 00 | 100,700 00 |
| Counties in this State..... | 8,000 00 | 9,165 00 | 8,060 00 |
| Towns in this State..... | 26,300 00 | 27,260 60 | 27,220 00 |
| Villages in this State..... | 105,585 40 | 113,406 47 | 107,940 25 |
| Railroad mortgage bonds.... | 178,000 00 | 183,379 68 | 166,190 00 |
| | <u>\$493,385 40</u> | <u>\$519,333 45</u> | <u>\$485,940 25</u> |
| | | | 485,940 25 |

Banking house and lot, book value, \$5,000; cost, \$10,111.20;
 actual cash value 5,000 00
 Cash on deposit in banks or trust companies..... 29,213 29
 Cash on hand 6,695 11
 Total of collectible interest..... 11,566 99
\$942,235 39

LIABILITIES

Amount due depositors, viz.:

Principal \$859,503 21
 Dividends credited or to be credited for the six
 months ending with December 31, 1916..... 15,000 37
 \$875,103 58
 Surplus on market value..... 67,131 81
\$942,235 39

Surplus on par value, \$74,576 96.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916,
 before transactions of the day..... \$55,417 33
 From depositors, not including dividends credited..... 129,772 46
 From interest on loans, deposits and investments..... 41,057 23
 From mortgages 16,212 50
 From redemption of stocks and bonds..... 22,150 00
 From all other sources, viz.: Insurance and taxes advanced—
 refunded 342 71
\$264,952 23

PAYMENTS

| | |
|---|---------------------|
| To depositors, including dividends paid to them..... | \$132,853 17 |
| For loans on bonds and mortgages..... | 56,600 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$35,000)..... | 84,458 13 |
| For interest (other than dividend payments to depositors)... | 298 62 |
| For current expenses of the bank, viz.: | |
| For salaries | \$3,225 00 |
| For taxes: Banking house, \$125.48; surplus, \$554.60; on mortgages, \$14..... | 794 06 |
| For expenses, except taxes, of banking house: | |
| Repairs | 19 29 |
| Insurance | 27 20 |
| Other | 12 50 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 624 45 |
| | 4,622 50 |
| Other payments, viz.: Insurance and taxes advanced..... | 316 41 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 35,908 40 |
| | <u>\$264,952 28</u> |

STATISTICAL INFORMATION

| | |
|---|--------------|
| Number of open accounts January 1, 1917..... | 2,943 |
| Number of accounts opened or reopened during the year.... | 283 |
| Number of accounts closed during the year..... | 228 |
| Amount deposited during the year, not including dividends credited for that period..... | \$129,772 46 |
| Amount withdrawn during the year..... | 132,853 17 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$15,490 77 |
| January 1, 1917..... | 15,600 37 |
| | 31,091 14 |
| Average amount of each account January 1, 1917..... | 297 45 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 3 and 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 3 and 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$40,084 00 |
| Total expenses of the bank for the year 1916..... | 4,622 50 |
| Dividends paid to depositors for the year 1916..... | 31,091 14 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 4,370 36 |

26. WAPPINGER SAVINGS BANK, WAPPINGERS FALLS

[2 Mill street; incorporated 1889]

JAMES R. BARLOW, President. **WILLIAM A. BREWSTER**, Treasurer.
I. T. N. HARCOURT, Vice-President. **J. W. CORNELL**, Asst. Treasurer.
CHARLES T. JONES, Vice-President. **WILLIAM K. ROY**, Secretary.

TRUSTEES

JOHN H. DAKIN, **J. WYCKOFF CORNELL**, **THOMAS J. CASHIN**,
WM. A. BREWSTER, **JOHN H. WIXSON**, **WILLIAM J. WORKMAN**,
WILLIAM K. ROY, **GEORGE H. ANGELL**, **I. T. N. HARCOURT**,
JAMES R. BARLOW, **CHARLES T. JONES**, **G. A. CUNNINGHAM**,

**FINANCIAL
RESOURCES**

| | | | | |
|--|---------------------|----------------------|-------------------------------|---------------------|
| Bonds and mortgages..... | | | | \$402,005 00 |
| Stock and bond investments, viz.: | | | | |
| <i>Stocks and bonds</i> | <i>Par value</i> | <i>Original cost</i> | <i>Estimated market value</i> | |
| Cities in this State..... | \$7,426 67 | \$7,576 07 | \$7,115 33 | |
| Counties in this State..... | 51,746 69 | 52,254 69 | 50,946 69 | |
| Towns in this State..... | 21,400 00 | 22,706 28 | 21,614 00 | |
| Villages in this State..... | 36,400 00 | 37,310 81 | 38,214 00 | |
| School districts in this State | 28,000 00 | 28,547 00 | 29,270 00 | |
| Railroad mortgage bonds.... | 104,000 00 | 107,291 25 | 91,540 00 | |
| | <u>\$248,973 36</u> | <u>\$256,696 10</u> | <u>\$238,800 02</u> | |
| Cash on deposit in banks or trust companies..... | | | | 238,800 02 |
| Cash on hand..... | | | | 85,003 29 |
| Total of collectible interest..... | | | | 5,570 45 |
| | | | | 10,171 35 |
| | | | | <u>\$741,550 11</u> |

LIABILITIES

| | |
|--|---------------------|
| Amount due depositors, viz.: Principal..... | \$689,931 78 |
| Other liabilities, viz.: Dividends accrued on deposits to January 1, 1917..... | 6,600 00 |
| Surplus on market value..... | 45,018 33 |
| | <u>\$741,550 11</u> |

Surplus on par value, \$55,191.67.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|---|---------------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$50,201 50 |
| From depositors, not including dividends credited..... | 176,620 04 |
| From interest on loans, deposits and investments..... | 34,132 15 |
| From mortgages..... | 42,080 00 |
| From redemption of stocks and bonds..... | 53,576 69 |
| | <u>\$356,610 38</u> |

PAYMENTS

| | |
|---|--------------|
| To depositors, including dividends paid to them..... | \$175,836 17 |
| For loans on bonds and mortgages..... | 47,900 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$36,246.69)..... | 36,440 86 |
| For interest (other than dividend payments to depositors)... | 136 58 |

For current expenses of the bank, viz.:

| | | |
|--|------------|---------------------|
| For salaries | \$2,687 50 | |
| For taxes: Surplus, \$442.77..... | 442 77 | |
| For rent of banking rooms..... | 180 00 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 412 76 | |
| | | \$3,723 03 |
| Other payments, viz.: Profit and loss account — mortgage... | | 2,000 00 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | | 90,573 74 |
| | | <u>\$356,610 38</u> |

STATISTICAL INFORMATION

| | |
|---|-----------------|
| Number of open accounts January 1, 1917..... | 1,773 |
| Number of accounts opened or reopened during the year..... | 281 |
| Number of accounts closed during the year..... | 229 |
| Amount deposited during the year, not including dividends credited for that period..... | \$176,620 04 |
| Amount withdrawn during the year..... | 175,836 17 |
| Amount of dividends credited and paid for the year, viz.: | |
| April 1, 1916..... | \$12,837 37 |
| October 1, 1916..... | 13,040 27 |
| | 25,867 64 |
| Average amount of each account January 1, 1917..... | 389 30 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$33,865 53 |
| Total expenses of the bank for the year 1916..... | 3,723 03 |
| Dividends paid to depositors for the year 1916..... | 25,867 64 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <u>4,274 86</u> |

ERIE COUNTY

27. AMERICAN SAVINGS BANK OF BUFFALO, BUFFALO

[215 Main street; incorporated 1907]

JOHN M. SATTERFIELD, President, JAMES HANRAHAN, Vice-President.
CHARLES J. FIX, Vice-Pres. WILLIAM P. LUEDEKE, Secretary.

TRUSTEES

| | | |
|--|---|---|
| FRANK X. ARGUS, CHAS. ANTONIAZZI, WILLIAM T. ATWATER, GEORGE K. BIRGE, ALFRED H. BURT, MYRON P. BUSH, EDWARD H. BUTLER, CHARLES J. FIX, | F. E. FRONCZAK, L. P. FUHRMANN, JAMES HANRAHAN, ROBERT H. HEUSSLER, WM. H. HOTCHKISS, DUDLEY M. IRWIN, BERT L. JONES, | WM. P. LUEDEKE, NORMAN E. MACK, J. M. SATTERFIELD, THOMAS STODDART, CHAS. W. TOYNBEE, H. A. MELDRUM, G. M. ZIMMERMAN, J. G. WALLENMEIER, Jr. |
|--|---|---|

FINANCIAL RESOURCES

Bonds and mortgages..... \$1,730,340 00
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--|--------------|------------------|---------------------------|
| State of New Mexico..... | \$30,000 00 | \$29,333 86 | \$30,000 00 |
| Cities in other States..... | 65,000 00 | 66,771 77 | 67,987 50 |
| Cities in this State..... | 156,963 85 | 156,820 11 | 158,908 15 |
| Towns in this State..... | 30,000 00 | 31,073 08 | 31,300 00 |
| Villages in this State..... | 79,100 00 | 79,449 96 | 80,649 00 |
| Railroad mortgage bonds.... | 450,000 00 | 448,655 70 | 432,180 00 |
| | \$811,063 85 | \$812,104 48 | \$802,024 65 |
| Cash on deposit in banks or trust companies..... | | | 802,024 65 |
| Cash on hand..... | | | 303,174 57 |
| Total of collectible interest..... | | | 24,159 13 |
| | | | 20,038 40 |
| | | | \$2,879,736 75 |

LIABILITIES

Amount due depositors, viz.:

| | |
|---|----------------|
| Principal | \$2,767,502 84 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 49,937 27 |
| | \$2,817,440 11 |
| Surplus on market value..... | 62,296 64 |
| | \$2,879,736 75 |

Surplus on par value, \$71,335.84.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|--|--------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$194,244 53 |
| From depositors, not including dividends credited..... | 1,233,504 84 |
| From interest on loans, deposits and investments..... | 126,703 25 |
| From mortgages | 78,110 00 |
| From redemption of stocks and bonds..... | 16,798 90 |

| | |
|---|-----------------------|
| From stocks and bonds sold (total par value, \$40,000)..... | \$39,799 35 |
| From all other sources, viz: Collection and exchange and profit on bonds | 876 85 |
| | <u>\$1,690,037 72</u> |

PAYMENTS

| | |
|---|-----------------------|
| To depositors, including dividends paid to them..... | \$870,219 44 |
| For loans on bonds and mortgages..... | 337,800 00 |
| For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$135,970) | 138,415 34 |
| For interest (other than dividend payments to depositors)... | 1,663 51 |
| For current expenses of the bank, viz.: | |
| For salaries | \$7,074 52 |
| For taxes: Surplus, \$318.07..... | 318 07 |
| For rent of banking rooms..... | 4,000 00 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 2,692 23 |
| | 14,084 82 |
| Other payments, viz.: Interest on contingent liabilities..... | 520 91 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 327,333 70 |
| | <u>\$1,690,037 72</u> |

STATISTICAL INFORMATION

| | |
|---|----------------|
| Number of open accounts January 1, 1917..... | 7,143 |
| Number of accounts opened or reopened during the year..... | 3,554 |
| Number of accounts closed during the year..... | 2,096 |
| Amount deposited during the year, not including dividends credited for that period..... | \$1,233,504 84 |
| Amount withdrawn during the year..... | 870,219 44 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$46,717 26 |
| January 1, 1917..... | 49,891 11 |
| Credited at other periods..... | 84 93 |
| | 96,693 30 |
| Average amount of each account January 1, 1917..... | 394 43 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$126,712 64 |
| Total expenses of the bank for the year 1916..... | 14,084 82 |
| Dividends paid to depositors for the year 1916..... | 97,214 21 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 15,413 61 |

28. BUFFALO SAVINGS BANK, BUFFALO

[545 Main street; Incorporated 1846]

E. CORNING TOWNSEND, President. F. X. WANEMACHER, Treasurer.
 CHARLES L. GURNEY, Vice-Pres. CHARLES DENNY, Asst. Secretary.
 SEYMOUR P. WHITE, Vice-Pres. OSCAR J. RODENBACH, Asst. Treasurer.
 GEORGE D. SEARS, Secretary.

TRUSTEES

E. CORNING TOWNSEND, JOHN L. CLAWSON, JOHN B. OLMSTED,
 WM. H. GLENNY, SEYMOUR P. WHITE, JOHN A. MANN,
 GEORGE BLEISTEIN, HENRY M. GERRANS, WM. HUDSON,
 RICHARD E. GAVIN, DEWITT CLINTON, HUGH KENNEDY,
 CHARLES L. GURNEY, C. B. PORTER, EDWARD L. KOONS.

**FINANCIAL
RESOURCES**

Bonds and mortgages.....\$19,747,084 15

Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|--------------|------------------|---------------------------|
| State of California..... | \$101,000 00 | \$96,328 75 | \$103,020 00 |
| State of Louisiana..... | 100,000 00 | 109,655 00 | 109,000 00 |
| Cities in other States..... | 5,838,500 00 | 6,167,144 14 | 6,190,845 00 |
| Cities in this State..... | 3,201,361 50 | 3,327,637 18 | 3,321,779 47 |
| Counties in this State..... | 537,000 00 | 550,337 17 | 554,035 00 |
| Towns in this State..... | 79,000 00 | 84,332 50 | 79,000 00 |
| Villages in this State..... | 170,168 60 | 172,095 29 | 167,876 60 |
| School districts in this State | 100,250 00 | 105,160 58 | 102,797 50 |
| Railroad mortgage bonds.... | 9,140,000 00 | 9,930,705 90 | 8,919,400 00 |

\$19,327,278 10 \$20,540,396 61 \$19,547,753 57

19,547,753 57

Banking house and lot, book value, \$450,000; cost, \$783,734.76;

actual cash value..... 783,734 76

Other real estate, book value, \$219,075.24; cost, \$219,075.24;

actual cash value..... 219,075 24

Cash on deposit in banks or trust companies..... 4,527,687 38

Cash on hand..... 386,368 92

Total of collectible interest..... 352,464 06

\$45,564,168 08**LIABILITIES**

Amount due depositors, viz.:

Principal.....\$40,949,802 73

Dividends credited or to be credited for the six
months ending with December 31, 1916..... 768,117 11\$41,717,919 84

Surplus on market value..... 3,846,248 24

\$45,564,168 08

Surplus on par value, \$3,625,772.77.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916,

before transactions of the day..... \$3,981,581 19

From depositors, not including dividends credited..... 11,922,303 26

From interest on loans, deposits and investments..... 1,954,117 08

From rents from banking house..... 4,640 11

From rents from other real estate..... 19,926 25

From mortgages..... 1,500,284 49

From redemption of stocks and bonds..... 235,045 53

From stocks and bonds sold (total par value, \$50,000)..... 50,723 80

From real estate sold..... 21,309 77

From all other sources, viz.: Land contracts..... 5,198 64

\$19,695,130 12

PAYMENTS

| | | |
|---|-----------------|------------------------|
| To depositors, including dividends paid to them..... | \$10,007,059 60 | |
| For loans on bonds and mortgages..... | 1,223,545 13 | |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$3,315,000)..... | 3,142,611 29 | |
| For interest (other than dividend payments to depositors)... | 32,168 74 | |
| For current expenses of the bank, viz.: | | |
| For salaries | \$75,458 14 | |
| For taxes: Banking house, \$19,163.19; surplus, \$25,110.69 | 44,278 88 | |
| For expenses, except taxes, of banking house: | | |
| Repairs | 984 50 | |
| Insurance | 321 54 | |
| Other | 10,838 60 | |
| For expenses of other real estate, viz.: | | |
| Repairs | 3,609 54 | |
| Insurance | 283 64 | |
| Taxes | 6,584 98 | |
| Other | 3,756 84 | |
| For other expenses, not including expenses on other real estate nor other expenses of banking house.... | 12,691 12 | |
| | | 158,807 78 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | | 15,891 34 |
| Other payments, viz.: | | |
| Taxes, interest and expense on contract advanced, refunded. | \$989 94 | |
| New bank property purchased..... | 200,000 00 | |
| | | 200,989 94 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | | 4,914,056 30 |
| | | <u>\$19,695,130 12</u> |

STATISTICAL INFORMATION

| | |
|--|---------------------|
| Number of open accounts January 1, 1917..... | 70,478 |
| Number of accounts opened or reopened during the year..... | 14,263 |
| Number of accounts closed during the year..... | 9,839 |
| Amount deposited during the year, not including dividends credited for that period..... | \$11,922,303 26 |
| Amount withdrawn during the year..... | 10,007,059 60 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$744,041 57 |
| January 1, 1917..... | 768,117 11 |
| Credited at other periods..... | 10,438 59 |
| Paid but not credited..... | 51 95 |
| | <u>1,522,649 22</u> |
| Average amount of each account January 1, 1917..... | 591 93 |
| Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds or by order of a court of record or of a surrogate..... | 1 |
| Total amount of such accounts..... | \$3,230 00 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$1,898,082 21 |
| Total expenses of the bank for the year 1916..... | 158,807 78 |
| Dividends paid to depositors for the year 1916..... | 1,522,649 22 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <u>216,825 21</u> |

29. ERIE COUNTY SAVINGS BANK, BUFFALO

[Main, Niagara, Church and Pearl streets; incorporated 1854]

ROBERT S. DONALDSON, President.**ROBERT D. YOUNG, Treasurer.****G. BARRETT RICH, Vice-President.****STEPHEN B. LEE, Asst. Treasurer.****GEORGE R. HOWARD, Vice-President.****TRUSTEES****ROBT. S. DONALDSON,
GEORGE L. WILLIAMS,
WILLIAM A. ROGERS,
G. BARRETT RICH,
GEORGE R. HOWARD,****L. D. RUMSEY,
CARLTON M. SMITH,
THOS. T. RAMSDELL,
JOHN W. ROBINSON,
H. W. SPRAGUE,****WHITNEY G. CASE,
ROBERT D. YOUNG,
GEORGE C. GINTHER,
JOHN K. WALKER,
E. H. HUTCHINSON.****FINANCIAL
RESOURCES**

Bonds and mortgages.....\$33,559,407 93

Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|-----------------------------|------------------------|------------------------|---------------------------|
| State of Alabama..... | \$300,000 00 | \$320,345 00 | \$309,000 00 |
| State of Massachusetts..... | 500,000 00 | 560,625 00 | 480,000 00 |
| Cities in other States..... | 3,282,000 00 | 3,432,899 95 | 3,318,070 00 |
| Cities in this State..... | 7,775,014 63 | 7,888,570 51 | 7,746,939 80 |
| Counties in this State..... | 100,000 00 | 100,000 00 | 99,800 00 |
| Railroad mortgage bonds.... | 10,175,000 00 | 10,748,732 30 | 9,008,180 00 |
| | <u>\$22,132,014 63</u> | <u>\$23,051,172 76</u> | <u>\$20,961,989 80</u> |

Promissory notes payable on demand.....187,845 00

Banking house and lot, book value, \$1,196,057.43; cost,
\$1,196,057.43; actual cash value.....1,196,057 43Other real estate, book value, \$60,999.24; cost, \$60,999.24;
actual cash value.....60,999 24

Cash on deposit in banks or trust companies.....5,670,187 48

Cash on hand.....180,409 90

Total of collectible interest.....678,239 60

Amount of all other assets, viz.: Rents due and accrued.....2,221 72

\$62,497,358 10**LIABILITIES****Amount due depositors, viz.:**Principal\$57,156,194 46
Dividends credited or to be credited for the six
months ending with December 31, 1916.....1,076,204 99Surplus on market value.....\$58,232,399 45
4,264,958 65\$62,497,358 10

Surplus on par value, \$5,434,983.48.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|--|----------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$3,657,656 42 |
| From depositors, not including dividends credited..... | 13,807,185 83 |
| From interest on loans, deposits and investments..... | 2,572,864 23 |
| From rents from banking house..... | 58,382 53 |
| From rents from other real estate..... | 698 98 |
| From mortgages..... | 1,338,117 07 |
| From redemption of stocks and bonds..... | 620,625 46 |
| From loans paid..... | 75,000 00 |
| From real estate sold..... | 17,851 71 |

From all other sources, viz.:

| | | |
|-----------------------------------|----------|------------------------|
| Profit — sale of real estate..... | \$143 98 | |
| Profit — sale of old iron..... | 21 00 | |
| | | <u>\$164 98</u> |
| | | <u>\$22,148,547 21</u> |

PAYMENTS

| | |
|---|-----------------|
| To depositors, including dividends paid to them..... | \$12,984,517 28 |
| For loans on bonds and mortgages..... | 2,623,375 00 |
| For loans on stocks and bonds and other securities..... | 197,845 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$237,000)..... | 287,000 00 |
| For interest (other than dividend payments to depositors)... | 2,000 43 |

For current expenses of the bank, viz.:

| | |
|---|-------------------|
| For salaries | \$73,409 80 |
| For taxes: Banking house, \$30,717.51; surplus, \$28,911.71 | 59,629 22 |
| For expenses, except taxes, of banking house: | |
| Repairs | 9,116 21 |
| Insurance | 2,326 86 |
| Other | 26,491 73 |
| For expenses of other real estate, viz.: | |
| Repairs | 224 15 |
| Insurance | 363 34 |
| Taxes | 2,105 49 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 23,810 38 |
| | <u>197,477 18</u> |

Other payments, viz.:

| | |
|------------------------------|-----------------|
| Loss — real estate sold..... | \$1,995 69 |
| Loss — on bank account..... | 3,789 25 |
| | <u>5,784 94</u> |

| | |
|--|------------------------|
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 5,850,597 38 |
| | <u>\$22,148,547 21</u> |

STATISTICAL INFORMATION

| | |
|--|---------------------|
| Number of open accounts January 1, 1917..... | 96,713 |
| Number of accounts opened or reopened during the year.... | 16,239 |
| Number of accounts closed during the year..... | 12,791 |
| Amount deposited during the year, not including dividends credited for that period..... | \$13,807,185 83 |
| Amount withdrawn during the year..... | 12,984,517 28 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$1,063,774 10 |
| January 1, 1917..... | 1,076,204 99 |
| Credited at other periods..... | 1,811 64 |
| | <u>2,131,790 73</u> |
| Average amount of each account January 1, 1917..... | 608 40 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$2,628,169 54 |
| Total expenses of the bank for the year 1916..... | 203,212 12 |
| Dividends paid to depositors for the year 1916..... | 2,131,790 73 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <u>293,166 69</u> |

30. THE WESTERN SAVINGS BANK, BUFFALO

[438 Main street; incorporated 1851]

ALBERT J. WHEELER, President.
HENRY ERB, Vice-President.**HOWARD H. BAKER, Vice-President.**
FRANKLIN W. H. BECKER, Treas.**TRUSTEES****HENRY ERB,**
ALBERT J. WHEELER,
HOWARD H. BAKER,
CHARLES DIEBOLD, Jr.,
EDWARD A. EISELE,**HENRY E. BOLLER,**
WILLIAM F. WENDT,
F. W. H. BECKER,
WILLIAM SIMON,
LEWIS J. HEINTZ,**CHAS. H. DONALDSON,**
EDW. E. COATSWORTH,
GEO. D. MONTGOMERY,
GROVER W. WENDE,
HENRY R. HOFFELD.**FINANCIAL****RESOURCES**

Bonds and mortgages..... \$5,485,970 00
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value | |
|--------------------------------|-----------------------|-----------------------|---------------------------|--------------|
| Cities in other States..... | \$575,000 00 | \$607,331 90 | \$590,000 00 | |
| Cities in this State..... | 2,251,885 32 | 2,239,547 32 | 2,309,968 21 | |
| Counties in this State..... | 162,000 00 | 166,370 20 | 162,560 00 | |
| Villages in this State..... | 166,930 50 | 168,730 33 | 169,959 80 | |
| School districts in this State | 101,000 00 | 101,000 00 | 101,400 00 | |
| Railroad mortgage bonds.... | 2,175,000 00 | 2,159,062 50 | 1,920,500 00 | |
| | <u>\$5,431,795 82</u> | <u>\$5,502,042 25</u> | <u>\$5,254,388 01</u> | 5,254,388 01 |

Banking house and lot, book value, \$100,000; cost, \$150,000;
 actual cash value..... 150,000 00
 Cash on deposit in banks and trust companies..... 1,119,574 86
 Cash on hand..... 113,450 13
 Total of collectible interest..... 115,595 11
 Amount of all other assets, viz: Taxes advanced..... 2,139 01

\$12,241,117 12

LIABILITIES

Amount due depositors, viz.:

Principal \$11,190,391 77
 Dividends credited or to be credited for the six
 months ending with December 31, 1916..... 214,209 75

\$11,404,601 52

Surplus on market value..... 838,515 60

\$12,241,117 12

Surplus on par value, \$1,013,923.41.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

Cash on hand and in banks or trust companies January 1,
 1916, before transactions of the day..... \$826,430 89
 From depositors, not including dividends credited..... 2,792,139 64
 From interest on loans, deposits and investments..... 522,001 34
 From rents from banking house..... 4,549 92
 From mortgages..... 314,725 00
 From redemption of stocks and bonds..... 677,344 75
 From stocks and bonds sold (total par value, \$250,000).... 248,503 52
 From all other sources, viz: Barge Canal judgment paid.... 9,078 48

\$5,394,773 54

PAYMENTS

| | |
|--|-----------------------|
| To depositors, including dividends paid to them..... | \$2,460,442 27 |
| For loans on bonds and mortgages..... | 741,750 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$956,576.87)..... | 902,725 45 |
| For interest (other than dividend payments to depositors) .. | 5,087 24 |
| For current expenses of the bank, viz.: | |
| For salaries | \$27,387 35 |
| For taxes: Banking house, \$3,587.12; surplus, \$8,787.10 | 16,374 22 |
| For expenses, except taxes, of banking house: | |
| Repairs | 509 47 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 6,472 55 |
| | 50,743 59 |
| Other payments, viz: Purchase money mortgage refund..... | 1,000 00 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 1,233,024 99 |
| | <u>\$5,394,773 54</u> |

STATISTICAL INFORMATION

| | |
|--|----------------|
| Number of open accounts January 1, 1917..... | 14,461 |
| Number of accounts opened or reopened during the year..... | 2,760 |
| Number of accounts closed during the year..... | 1,783 |
| Amount deposited during the year, not including dividends credited for that period..... | \$2,792,139 64 |
| Amount withdrawn during the year..... | 2,460,442 27 |
| Amount of dividends credited and paid for the year, viz: | |
| July 1, 1916..... | \$208,933 79 |
| January 1, 1917..... | 214,209 75 |
| Credited at other periods..... | 1,684 81 |
| | 424,828 35 |
| Average amount of each account January 1, 1917..... | 788 64 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year, 1916 after allowing for amortization of premiums and discounts..... | \$536,487 43 |
| Total expenses of the bank for the year 1916..... | 50,743 59 |
| Dividends paid to depositors for the year 1916..... | 424,828 35 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 60,915 49 |

GREENE COUNTY

31. CATSKILL SAVINGS BANK, CATSKILL

[343 Main street; incorporated 1888]

W. IRVING JENNINGS, President. ORRIN DAY, Treasurer.
EMORY A. CHASE, Vice-President. JEREMIAH DAY, Secretary.

TRUSTEES

| | | |
|---|--|--|
| W. I. JENNINGS, JEREMIAH DAY, ORRIN DAY, WM. PALMATIER, CHARLES E. BASSETT, | EMORY A. CHASE, JAMES L. MALCOLM, A. C. BLOODGOOD, ADDISON P. JONES, WM. H. VAN ORDEN, | GEORGE S. LEWIS, FRANK H. OSBORN, OMAR V. SAGE, WILLIAM J. HUGHES, J. CLARK SALISBURY. |
|---|--|--|

FINANCIAL RESOURCES

Bonds and mortgages..... \$1,457,793 94
Stock and bond investments, viz.:

| Stocks and bonds | Par value | Original cost | Estimated market value | |
|--|-----------------------|-----------------------|---------------------------|------------------------------|
| State of New York..... | \$45,000 00 | \$45,866 25 | \$47,300 00 | |
| State of Wyoming..... | 25,000 00 | 24,582 50 | 27,390 00 | |
| State of California..... | 25,000 00 | 23,580 00 | 25,580 00 | |
| Cities in other States..... | 728,000 00 | 760,570 81 | 744,510 00 | |
| Cities in this State..... | 457,080 00 | 471,416 49 | 463,031 20 | |
| Counties in this State..... | 59,000 00 | 65,740 97 | 59,000 00 | |
| Towns in this State..... | 40,000 00 | 40,425 89 | 42,170 00 | |
| Villages in this State..... | 89,000 00 | 94,668 50 | 89,340 00 | |
| School districts in this State | 75,780 00 | 81,782 04 | 77,625 10 | |
| Railroad mortgage bonds.... | 494,000 00 | 516,947 11 | 461,030 00 | |
| | <u>\$2,037,860 00</u> | <u>\$2,135,469 97</u> | <u>\$2,036,896 30</u> | 2,036,896 30 |
| Banking house and lot, book value, \$40,000; cost, \$54,512.27 | | | | |
| actual cash value..... | | | | 40,000 00 |
| Cash on deposit in banks or trust companies..... | | | | 224,289 07 |
| Cash on hand..... | | | | 24,011 98 |
| Total of collectible interest..... | | | | 50,964 38 |
| | | | | <u><u>\$3,833,955 67</u></u> |

LIABILITIES

Amount due depositors, viz.:

| | | |
|--|----------------|------------------------------|
| Principal | \$3,386,631 14 | |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 56,428 28 | \$3,443,059 40 |
| Other liabilities, viz.: | | |
| Expenses incurred, but unpaid: Adding machine..... | | 3 95 |
| Surplus on market value..... | | 390,892 32 |
| | | <u><u>\$3,833,955 67</u></u> |

Surplus on par value, \$391,850.02.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|---|--------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$241,426 64 |
| From depositors, not including dividends credited..... | 736,174 21 |
| From interest on loans, deposits and investments..... | 152,859 70 |
| From mortgages..... | 60,050 00 |

| | |
|---|-----------------------|
| From redemption of stocks and bonds..... | \$76,830 00 |
| From stocks and bonds sold (total par value, \$10,000)..... | 10,082 65 |
| From loans paid..... | 2,500 00 |
| From all other sources, viz.: Profit sale of bonds..... | 183 25 |
| | <u>\$1,280,106 45</u> |

PAYMENTS

| | |
|--|-----------------------|
| To depositors, including dividends paid to them..... | \$776,135 26 |
| For loans on bonds and mortgages..... | 241,400 00 |
| For interest (other than dividend payments to depositors)... | 23 88 |
| For current expenses of the bank, viz.: | |
| For salaries..... | \$3,136 00 |
| For taxes: Banking house, \$906.62; surplus, \$3,087.81; on mortgages, \$46..... | 4,039 43 |
| For expenses, except taxes, of banking house: | |
| Repairs..... | 19 19 |
| Insurance..... | 185 00 |
| Other..... | 261 12 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 1,606 02 |
| | 14,245 76 |
| Other payments, viz.: Profit and loss..... | 50 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 248,301 05 |
| | <u>\$1,280,106 45</u> |

STATISTICAL INFORMATION

| | |
|--|--------------|
| Number of open accounts January 1, 1917..... | 7,564 |
| Number of accounts opened or reopened during the year..... | 860 |
| Number of accounts closed during the year..... | 704 |
| Amount deposited during the year, not including dividends credited for that period..... | \$736,174 21 |
| Amount withdrawn during the year..... | 776,135 26 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$55,431 67 |
| January 1, 1917..... | 56,428 26 |
| | 111,859 93 |
| Average amount of each account January 1, 1917..... | 455 19 |
| Number of accounts which exceeded \$3,000, exclusive of divi- dends credited, at the last trial balance of depositors' ledg- ers, except deposits arising from society accounts, or ju- dicial sales, or trust funds or by order of a court of record or of a surrogate..... | 1 |
| Total amount of such accounts..... | \$4,071 24 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 3½ |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 3½ |
| Total earnings of the bank for the year, 1916 after allowing for amortization of premiums and discounts..... | \$150,670 42 |
| Total expenses of the bank for the year 1916..... | 14,047 58 |
| Dividends paid to depositors for the year 1916..... | 111,859 93 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 24,762 91 |

JEFFERSON COUNTY

32. JEFFERSON COUNTY SAVINGS BANK, WATERTOWN

[202 Washington street; incorporated 1859]

HENRY PURCELL, President.

GEORGE C. SHERMAN, Vice-President.

O. E. HUNGERFORD, Vice-President.

A. T. E. LANSING, Treasurer.

TRUSTEES

D. C. MIDDLETON,
O. E. HUNGERFORD,
GEO. C. SHERMAN,
ROBT. J. BUCK,
H. PURCELL,

S. R. CLEVELAND,
D. M. ANDERSON,
D. M. COSGROVE,
A. T. E. LANSING,

S. A. UPHAM,
F. H. WADDINGHAM,
P. A. PITCHER,
CARL G. NILL,
FRED. W. COBURN.

FINANCIAL RESOURCES

Bonds and mortgages..... \$3,901,182 75
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------------|-----------------------|-----------------------|---------------------------|
| State of Delaware..... | \$100,000 00 | \$108,250 00 | \$102,000 00 |
| Cities in other States..... | 545,000 00 | 562,288 48 | 562,100 00 |
| Cities in this State..... | 1,078,890 00 | 1,110,916 45 | 1,070,868 00 |
| Counties in this State | 130,000 00 | 133,712 65 | 130,240 00 |
| Towns in this State | 173,700 00 | 183,150 08 | 170,875 00 |
| Villages in this State | 281,925 94 | 286,658 24 | 283,209 33 |
| School districts in this State | 46,185 82 | 47,241 62 | 46,016 52 |
| Railroad mortgage bonds.... | 2,307,000 00 | 2,318,353 13 | 2,106,600 00 |
| | <u>\$4,662,591 76</u> | <u>\$4,745,570 65</u> | <u>\$4,461,898 85</u> |
| | | | \$4,461,898 85 |

Banking house and lot, book value, \$111,500; cost, \$115,548.78;
actual cash value..... 111,500 00
Cash on deposit in banks or trust companies..... 603,788 69
Cash on hand..... 108,012 13
Total of collectible interest..... 71,193 78
Amount of all other assets, viz.:

| | |
|-----------------------------|-----------------------|
| Land contracts | \$73,487 60 |
| Rents due and accrued | 338 92 |
| | <u>73,826 52</u> |
| | <u>\$9,331,402 72</u> |

LIABILITIES

Amount due depositors, viz.:

| | |
|---|-----------------------|
| Principal | \$8,692,004 54 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 161,825 08 |
| | <u>\$8,856,829 62</u> |
| Surplus on market value..... | 474,573 10 |
| | <u>\$9,331,402 72</u> |
| Surplus on par value. \$678,226.01. | |

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|--|--------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$778,260 81 |
| From depositors, not including dividends credited..... | 2,080,436 91 |
| From interest on loans, deposits and investments..... | 407,582 28 |
| From rents from banking house..... | 6,848 51 |
| From rents from other real estate..... | 944 04 |
| From mortgages..... | 386,589 25 |
| From redemption of stocks and bonds..... | 69,311 54 |

| | |
|---|-------------|
| From stocks and bonds sold (total par value, \$100,000) | \$93,500 00 |
| From real estate sold | 24,550 00 |
| From all other sources, viz.: | |

| | |
|--|----------|
| Appraisal fees | \$629 60 |
| Lands contracts | 7,212 40 |
| Insurance premium advanced, refunded | 25 00 |
| Profit and Loss-recovery | 82 08 |

7,949 08

\$3,855,972 42

PAYMENTS

| | |
|--|----------------|
| To depositors, including dividends paid to them | \$1,804,039 78 |
| For loans on bonds and mortgages | 361,600 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$965,000) | 916,839 38 |
| For interest (other than dividend payments to depositors) ... | 8,354 85 |
| For current expenses of the bank, viz.: | |

| | |
|---|-------------|
| For salaries | \$20,366 27 |
| For taxes: Banking house, \$3,100.71; surplus, \$3,852.74 | 6,953 45 |
| For expenses, except taxes, of banking house: | |
| Repairs | 186 17 |
| Insurance | 434 22 |
| Other | 2,117 15 |
| For expenses of other real estate, viz.: | |
| Repairs | 222 62 |
| Insurance | 380 19 |
| Taxes | 308 95 |
| Other | 289 14 |

| | |
|--|----------|
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 4,497 30 |
|--|----------|

35,765 46

Other payments, viz.:

| | |
|------------------------------------|-----------|
| Appraisal fees | \$3 25 |
| Land contract | 17,000 00 |
| Taxes and insurance advanced | 235 46 |
| For release of mortgage | 150 00 |
| Cash difference | 13 42 |
| Miscellaneous payment | 170 00 |

17,572 13

| | |
|---|------------|
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day | 711,800 82 |
|---|------------|

\$3,855,972 42

STATISTICAL INFORMATION

| | |
|--|----------------|
| Number of open accounts January 1, 1917 | 30,421 |
| Number of accounts opened or reopened during the year | 2,820 |
| Number of accounts closed during the year | 3,117 |
| Amount deposited during the year, not including dividends credited for that period | \$2,080,436 91 |
| Amount withdrawn during the year | 1,804,039 78 |
| Amount of dividends credited and paid for the year, viz.: | |

| | |
|---------------------------------|--------------|
| July 1, 1916 | \$159,540 30 |
| January 1, 1917 | 164,825 08 |
| Credited at other periods | 182 96 |

324,548 33

| | |
|--|--------|
| Average amount of each account January 1, 1917 | 291 14 |
|--|--------|

| | |
|--|---|
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916 | 4 |
|--|---|

| | |
|--|---|
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916 | 4 |
|--|---|

| | |
|---|--------------|
| Total earnings of the bank for the year, 1916 after allowing for amortization of premiums and discounts | \$399,650 04 |
|---|--------------|

| | |
|--|-----------|
| Total expenses of the bank for the year 1916 | 35,765 46 |
|--|-----------|

| | |
|--|------------|
| Dividends paid to depositors for the year 1916 | 324,548 33 |
|--|------------|

| | |
|---|-----------|
| Net earnings for the year 1916 over expenses and dividends paid to depositors | 39,336 25 |
|---|-----------|

33. WATERTOWN SAVINGS BANK, WATERTOWN

[126 Washington street; incorporated 1899]

I. L. HUNT, President.

W. W. CONDE, Vice-President.

SILAS L. GEORGE, Vice-President.

HARVEY W. STEELE, Treasurer.

TRUSTEES

ALLEN C. BEACH,
JOHN R. PAWLING,
WILLIAM E. SILL,
SILAS L. GEORGE,
H. W. STEELE,
HERBERT E. HARMON,

W. W. CONDE,
H. P. DUNLAP,
CHARLES D. BINGHAM,
ANDREW C. CORNWELL,
GEORGE J. DRYDEN,
LORENZO SMITH,

ISAAC L. HUNT,
ANTONIO F. MILLS,
IRA SHARP,
ADAM BICKELHAUPT,
ELI B. JOHNSON,
KARL GEORGE.

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$2,003,632 60

Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|--------------|------------------|---------------------------|
| State of Louisiana | \$25,000 00 | \$24,942 09 | \$26,450 90 |
| Cities in other States | 293,000 00 | 302,189 38 | 306,966 00 |
| Cities in this State | 207,709 20 | 213,426 81 | 218,417 18 |
| Counties in this State | 113,000 00 | 113,871 80 | 114,000 00 |
| Towns in this State | 37,125 00 | 37,541 00 | 37,766 00 |
| Villages in this State | 398,980 96 | 404,301 66 | 406,920 76 |
| School districts in this State | 127,900 00 | 129,499 01 | 130,170 00 |
| Railroad mortgage bonds | 370,000 00 | 373,801 90 | 344,000 00 |

| | | |
|-----------------------|-----------------------|-----------------------|
| <u>\$1,572,715 16</u> | <u>\$1,599,574 56</u> | <u>\$1,582,698 94</u> |
|-----------------------|-----------------------|-----------------------|

1,582,698 94

Cash on deposit in banks or trust companies..... 337,708 29

Cash on hand..... 23,095 06

Total of collectible interest..... 27,335 82

\$3,974,470 71**LIABILITIES****Amount due depositors, viz.:**

Principal..... \$2,675,722 08

Dividends credited or to be credited for the six
months ending with December 31, 1916..... 70,907 32

\$3,746,629 38

Surplus on market value..... 227,841 33

\$3,974,470 71

Surplus on par value, \$217,857.55.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

| | |
|---|-----------------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$339,875 27 |
| From depositors, not including dividends credited..... | 721,938 09 |
| From interest on loans, deposits and investments..... | 179,725 93 |
| From mortgages..... | 133,823 97 |
| From redemption of stocks and bonds..... | 71,063 46 |
| | <u>\$1,446,426 72</u> |

PAYMENTS

| | |
|--|-----------------------|
| To depositors, including dividends paid to them..... | \$681,693 79 |
| For loans on bonds and mortgages..... | 222,742 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$166,654.20)..... | 164,634 45 |
| For interest (other than dividend payments to depositors)... | 1,722 40 |
| For current expenses of the bank, viz.: | |
| For salaries | \$8,700 00 |
| For taxes; surplus \$1,715.45; on mortgages, \$7.75.... | 1,723 20 |
| For rent of banking rooms..... | 1,500 00 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 2,907 53 |
| | <u>14,830 73</u> |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 360,803 35 |
| | <u>\$1,446,426 72</u> |

STATISTICAL INFORMATION

| | |
|--|-------------------|
| Number of open accounts January 1, 1917..... | 9,456 |
| Number of accounts opened or reopened during the year..... | 909 |
| Number of accounts closed during the year..... | 1,123 |
| Amount deposited during the year, not including dividends credited for that period..... | \$721,938 09 |
| Amount withdrawn during the year..... | 681,693 79 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916 | \$68,072 79 |
| January 1, 1917 | 70,907 32 |
| | <u>139,980 11</u> |
| Average amount of each account January 1, 1917..... | 396 21 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | 177,434 48 |
| Total expenses of the bank for the year 1916..... | 14,830 73 |
| Dividends paid to depositors for the year 1916..... | 139,980 11 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <u>22,623 64</u> |

KINGS COUNTY

34. BAY RIDGE SAVINGS BANK, BROOKLYN

[5517 Fifth avenue; incorporated 1908]

| | |
|---------------------------------|-----------------------------|
| MAURICE T. LEWIS, President. | JOHN D. HOLSTEN, Treasurer. |
| MICHAEL MURPHY, Vice-President. | PIERCE KEEFE, Secretary. |
| WM. A. FISCHER, Vice-President. | |

TRUSTEES

| | | |
|-------------------|-------------------|---------------------|
| MAURICE T. LEWIS, | JUSTUS BERGE, | WILLIAM BOLGER, |
| MICHAEL MURPHY, | HENRY MEYER, | OLAF OLAFSON, |
| JOHN D. HOLSTEN, | HENRY SCHWANEWEDE | WILLIAM A. FISCHER. |
| PIERCE KEEFE, | WM. E. KAY, | WILLIAM F. KENNY. |
| GEORGE IHNKEN, | PETER N. MEINCKE, | WILLIAM WARD. |
| | HENRY KETTELHODT, | |

FINANCIAL RESOURCES

| | |
|-----------------------------------|--------------|
| Bonds and mortgages..... | \$816,850 00 |
| Stock and bond investments, viz.: | |

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value | |
|--|---------------------|---------------------|---------------------------|------------|
| Cities in other States..... | \$45,000 00 | \$47,181 89 | \$48,550 00 | |
| Cities in this State | 34,000 00 | 29,863 25 | 31,960 00 | |
| Towns in this State | 5,000 00 | 5,136 46 | 5,200 00 | |
| Villages in this State | 78,547 40 | 78,874 38 | 81,537 39 | |
| School districts in this State | 14,000 00 | 14,381 96 | 14,606 00 | |
| Railroad mortgage bonds | 90,000 00 | 85,162 50 | 84,900 00 | |
| | <u>\$266,547 40</u> | <u>\$260,603 44</u> | <u>\$266,802 39</u> | 266,802 39 |
| Cash on deposit in banks or trust companies..... | | | | 80,100 51 |
| Cash on hand..... | | | | 7,951 33 |
| Total of collectible interest..... | | | | 9,625 41 |

\$1,181,329 64

LIABILITIES

Amount due depositors, viz.:

| | |
|---|------------------------------|
| Principal | \$1,129,305 16 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 17,629 74 |
| | <u>\$1,146,934 90</u> |
| Surplus on market value..... | 34,394 74 |
| | <u><u>\$1,181,329 64</u></u> |

Surplus on par value, \$34,139.75.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|--|------------------------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$75,384 21 |
| From depositors, not including dividends credited..... | 1,050,849 30 |
| From interest on loans, deposits and investments..... | 44,730 94 |
| From mortgages..... | 18,850 00 |
| From redemption of stocks and bonds..... | 6,833 33 |
| From stocks and bonds sold (total par value, \$15,000)..... | 15,412 50 |
| | <u><u>\$1,212,060 28</u></u> |

PAYMENTS

| | |
|--|-----------------------|
| To depositors, including dividends paid to them..... | \$678,804 11 |
| For loans on bonds and mortgages..... | 330,300 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$107,880.80)..... | 107,571 67 |
| For interest (other than dividend payments to depositors)... | 1,414 37 |
| For current expenses of the bank, viz.: | |
| For salaries..... | \$2,956 00 |
| For taxes: surplus..... | 15 13 |
| For expenses, except taxes, of banking house: | |
| Repairs..... | 167 77 |
| Insurance..... | 45 00 |
| For rent of banking rooms..... | 1,150 00 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 1,776 87 |
| | <hr/> |
| | 6,110 77 |
| Other payments, viz.: Profit and loss..... | 7 52 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 88,051 84 |
| | <hr/> |
| | <u>\$1,212,060 28</u> |

STATISTICAL INFORMATION

| | |
|--|----------------|
| Number of open accounts January 1, 1917..... | 6,195 |
| Number of accounts opened or reopened during the year.... | 3,316 |
| Number of accounts closed during the year..... | 1,419 |
| Amount deposited during the year, not including dividends credited for that period..... | \$1,050,849 30 |
| Amount withdrawn during the year..... | 678,804 11 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$14,291 23 |
| January 1, 1917..... | 17,629 74 |
| | <hr/> |
| | 31,920 97 |
| Average amount of each account January 1, 1917..... | 185 15 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$46,394 27 |
| Total expenses of the bank for the year 1916..... | 6,118 29 |
| Dividends paid to depositors for the year 1916..... | 31,920 97 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 8,355 01 |

35. BREVOORT SAVINGS BANK, BROOKLYN

[522 Nostrand avenue; incorporated 1896]

HOWARD M. SMITH, President.**WALTER C. HUMSTONE, Treasurer.****EDWARD LYONS, Vice-President.****RAYMOND LOUNSBERRY, Secretary.****GRANVILLE W. HARMAN, Vice-Pres.****TRUSTEES**

CHAS. M. AIKMAN,
JOSEPH M. BACON,
JOHN W. BAILEY,
CHARLES COOPER,
WILLIAM J. GILPIN,
WILLIAM H. GOOD,
WILLIAM H. HARDING,
G. W. HARMAN,

WALTER C. HUMSTONE,
ALFRED T. LEWARD,
R. LOUNSBERRY,
EDWARD LYONS,
GEORGE W. PIPE,
HOWARD M. SMITH,
L. BERTRAND SMITH,
JOHN D. SULLIVAN,

THOS. J. WASHBURN,
L. A. WRAY,
PATRICK M. WOODS,
JOHN H. BURROUGHS,
ERNEST H. PILSBURY,
HENRY C. LA ROWE,
JOHN R. STINE,
CLARENCE B. SMITH.

FINANCIAL**RESOURCES**

Bonds and mortgages..... \$2,722,997 50
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--|-----------------------|-----------------------|---------------------------|
| State of New York..... | \$50,000 00 | \$52,875 00 | \$56,500 00 |
| State of Maryland | 25,000 00 | 23,690 90 | 24,250 00 |
| State of New Mexico | 17,500 00 | 18,511 46 | 19,250 00 |
| State of Oklahoma | 35,000 00 | 35,307 25 | 36,050 00 |
| State of Louisiana..... | 45,000 00 | 47,365 87 | 49,550 00 |
| State of Utah..... | 25,000 00 | 24,187 50 | 25,000 00 |
| State of Tennessee | 25,000 00 | 26,272 75 | 27,250 00 |
| Cities in other States..... | 432,408 40 | 455,402 20 | 456,064 94 |
| Cities in this State..... | 711,021 00 | 729,628 69 | 736,179 47 |
| Counties in this State | 128,000 00 | 136,943 90 | 139,120 00 |
| Towns in this State | 137,800 00 | 145,274 06 | 147,876 00 |
| Villages in this State | 215,820 00 | 226,408 82 | 229,307 20 |
| School districts in this State | 130,500 00 | 135,191 30 | 139,345 00 |
| Railroad mortgage bonds.... | 245,000 00 | 263,285 94 | 221,800 00 |
| | <u>\$2,223,049 40</u> | <u>\$2,320,285 64</u> | <u>\$2,307,532 61</u> |
| Banking house and lot, book value, \$55,000; cost, \$55,000; actual cash value..... | | | 55,000 00 |
| Other real estate, book value, \$10,000; cost, \$10,459.82; actual cash value..... | | | 10,000 00 |
| Cash on deposit in banks and trust companies..... | | | 473,984 27 |
| Cash on hand..... | | | 17,403 34 |
| Total of collectible interest..... | | | 56,671 95 |
| | | | <u>\$5,643,591 67</u> |

LIABILITIES

Amount due depositors, viz.:

| | |
|---|-----------------------|
| Principal | \$5,138,841 10 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 92,184 54 |
| | <u>\$5,281,025 64</u> |
| Surplus on market value..... | 362,566 03 |
| | <u>\$5,643,591 67</u> |

Surplus on par value, \$278,082.82.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|--|--------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$388,291 71 |
| From depositors, not including dividends credited..... | 2,374,807 11 |
| From interest on loans, deposits and investments..... | 229,578 58 |
| From rents from banking house..... | 1,800 00 |

| | |
|--|-----------------------|
| From rents from other real estate..... | \$85 00 |
| From mortgages..... | 126,700 00 |
| From redemption of stocks and bonds..... | 5,200 00 |
| From stocks and bonds sold (total par value, \$120,000)..... | 134,480 50 |
| | <u>\$3,260,922 90</u> |

PAYMENTS

| | |
|---|-----------------------|
| To depositors, including dividends paid to them..... | \$1,743,033 55 |
| For loans on bonds and mortgages..... | 547,300 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$415,500)..... | 441,646 37 |
| For interest (other than dividend payments to depositors)... | 3,698 96 |
| For current expenses of the bank, viz.: | |
| For salaries | \$15,432 80 |
| For taxes: Banking house, \$968; surplus, \$2,141.60..... | 3,099 60 |
| For expenses, except taxes, of banking house: | |
| Repairs | 85 10 |
| Insurance | 48 91 |
| Other | 38 00 |
| For expenses of other real estate, viz.: | |
| Repairs | 506 20 |
| Taxes | 218 00 |
| Other | 72 92 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 3,667 55 |
| | <u>23,169 08</u> |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 10,459 82 |
| Other payments, viz.: Profit and loss—forged draft..... | 225 51 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 491,389 61 |
| | <u>\$3,260,922 90</u> |

STATISTICAL INFORMATION

| | |
|--|-------------------|
| Number of open accounts January 1, 1917..... | 16,989 |
| Number of accounts opened or reopened during the year..... | 3,800 |
| Number of accounts closed during the year..... | 2,667 |
| Amount deposited during the year, not including dividends credited for that period..... | \$2,374,807 11 |
| Amount withdrawn during the year..... | 1,743,033 55 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916 | \$85,412 21 |
| January 1, 1917 | 92,184 54 |
| | <u>177,596 75</u> |
| Average amount of each account January 1, 1917..... | 310 84 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$235,038 30 |
| Total expenses of the bank for the year 1916..... | 23,169 08 |
| Dividends paid to depositors for the year 1916..... | 177,596 75 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <u>34,272 47</u> |

36. BROOKLYN SAVINGS BANK, BROOKLYN

[141 Pierrepont street; incorporated 1827]

CROWELL HADDEN, President. LAURUS E. SUTTON, Comptroller.
 DANIEL J. CREEM, Vice-President. ARTHUR C. HARE, Cashier.
 RICHARD L. EDWARDS, Vice-Pres. CHAS. C. PUTNAM, Asst. Comptroller.

TRUSTEES

| | | |
|---------------------|--------------------|---------------------|
| CROWELL HADDEN, | SANFORD H. STEELE, | HAROLD I. PRATT, |
| RICHARD L. EDWARDS, | DANIEL J. CREEM, | CHARLES J. PEABODY, |
| EDW. H. LITCHFIELD, | CLINTON R. JAMES, | MARTIN JOOST, |
| FRANK LYMAN, | B. HERBERT SMITH, | ALBERT L. MASON, |
| DAVID G. LEGGETT, | FRANCIS L. NOBLE, | FRANK D. TUTTLE, |
| WILLIS L. OGDEN, | F. A. M. BURRELL, | WILLIAM MASON, |
| JOHN F. HALSTED, | EDWIN P. MAYNARD, | CHARLES L. MORSE, |
| FRANK L. BABBOTT, | WILLIAM L. MOFFAT, | S. EDWIN BUCHANAN, |
| HENRY F. NOYES, | | JAMES H. JOURDAN. |

FINANCIAL**RESOURCES**

Bonds and mortgages.....\$32,575,250 00
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value | |
|-----------------------------------|------------------------|------------------------|---------------------------|---------------|
| State of New York | \$200,000 00 | \$205,156 25 | \$212,000 00 | |
| State of California | 400,000 00 | 388,481 88 | 406,020 00 | |
| State of Maryland | 200,000 00 | 196,680 00 | 202,000 00 | |
| State of Massachusetts | 350,000 00 | 316,957 00 | 316,000 00 | |
| State of Tennessee | 200,000 00 | 199,847 50 | 214,250 00 | |
| Cities in other States | 6,169,000 00 | 6,287,171 61 | 6,100,415 00 | |
| Cities in this State | 7,831,700 00 | 8,166,082 82 | 8,097,131 50 | |
| Counties in this State | 845,000 00 | 880,921 73 | 876,265 00 | |
| Towns in this State | 68,000 00 | 68,277 50 | 68,680 00 | |
| Railroad mortgage bonds | 9,480,000 00 | 10,033,745 05 | 8,871,860 00 | |
| | <u>\$26,243,700 00</u> | <u>\$27,353,321 34</u> | <u>\$25,864,621 50</u> | 25,864,621 50 |

Banking house and lot, book value, \$427,000; cost, \$893,047.87, actual cash value..... 427,000 00
 Other real estate, book value, \$292,914.13; cost, \$292,914.13; actual cash value..... 292,914 13
 Cash on deposit in banks or trust companies..... 3,963,466 87
 Cash on hand..... 99,130 76
 Total of collectible interest..... 852,595 67
 Amount of all other assets, viz.: Rents accrued..... 300 00

\$64,075,278 93

LIABILITIES**Amount due depositors, viz.:**

Principal \$56,538,558 73
 Dividends credited or to be credited for the six months ending with December 31, 1916..... 1,081,338 92
 Surplus on market value..... 6,455,381 28

\$64,075,278 93

Surplus on par value, \$6,834,459.78.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... \$3,400,770 75
 From depositors, not including dividends credited..... 12,960,491 41
 From interest on loans, deposits and investments..... 2,742,902 15
 From rents from other real estate..... 10,381 24
 From mortgages..... 933,719 68

| | |
|--|------------------------|
| From redemption of stocks and bonds..... | \$246,000 00 |
| From stocks and bonds sold (total par value, \$2,595,000)..... | 2,698,760 94 |
| From real estate sold..... | 95,000 00 |
| From all other sources, viz.: | |
| Final rents from real estate sold..... | \$2,355 13 |
| Recovery on note | 90 00 |
| Insurance premiums advanced-refunded | 25 13 |
| | <u>2,471 26</u> |
| | <u>\$23,090,497 43</u> |

PAYMENTS

| | |
|---|------------------------|
| To depositors, including dividends paid to them..... | \$11,763,271 47 |
| For loans on bonds and mortgages..... | 1,523,000 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$5,263,000)..... | 5,481,165 22 |
| For interest (other than dividend payments to depositors)... | 68,874 97 |
| For current expenses of the bank, viz.: | |
| For salaries | \$86,999 92 |
| For taxes: Banking house, \$12,480; surplus, \$54,241.61 | 66,721 61 |
| For expenses, except taxes, of banking house: | |
| Repairs | 2,423 80 |
| Insurance. | 133 21 |
| Other | 674 34 |
| For expenses of other real estate, viz.: | |
| Repairs | 2,837 20 |
| Insurance | 66 60 |
| Taxes | 7,030 58 |
| Other | 3,708 59 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | <u>20,877 29</u> |
| | 191,473 14 |
| Other payments, viz.: Tellers cash short..... | 115 00 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 4,062,597 63 |
| | <u>\$23,090,497 43</u> |

STATISTICAL INFORMATION

| | |
|--|---------------------|
| Number of open accounts January 1, 1917..... | 73,090 |
| Number of accounts opened or reopened during the year..... | 10,978 |
| Number of accounts closed during the year..... | 9,109 |
| Amount deposited during the year, not including dividends credited for that period..... | \$12,960,491 41 |
| Amount withdrawn during the year..... | 11,763,271 47 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916 | \$1,060,253 18 |
| January 1, 1917 | <u>1,081,338 92</u> |
| | 2,131,592 10 |
| Average amount of each account January 1, 1917..... | 788 00 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$2,688,753 99 |
| Total expenses of the bank for the year 1916..... | 352,454 82 |
| Dividends paid to depositors for the year 1916..... | 2,131,592 10 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <u>204,707 07</u> |

37. THE BUSHWICK SAVINGS BANK, BROOKLYN

[726-730 Grand street; incorporated 1873]

JERE E. BROWN, President. **LOUIS J. BURGER, Secretary.**
GEO. W. SCHAEDEL, Vice-President. **GEORGE J. MERKED, Cashier.**
HENRY SCHADE, Vice-President.

TRUSTEES

| | | |
|---------------------------|----------------------------|-------------------------------|
| RUFUS L. SCOTT, | JERE E. BROWN, | HERMAN C. HUELLE, |
| DANIEL CANTY, | JOHN H. VANDERVEER, | THEOPHILE THONET, |
| EDWARD BUSH, | M. L. REYNOLDS, | CHRISTIAN D. HOMEYER, |
| HENRY SCHADE, | F. H. NARWOOD, | DAVID H. MOORE, |
| JOHN H. SCHEIDT, | LOUIS G. BURGER, | FRANK L. BROWN, |
| WILLIAM S. WANDEL, | GEORGE W. SCHAEDEL, | C. S. H. TIEBOUT, JR., |
| WILLIAM G. MILLER, | ANDREW F. WILSON, | SMITH S. WANDEL, |
| AUGUSTUS P. AVERY, | M. FACKENTHAL, | GEORGE K. MERKED. |

FINANCIAL**RESOURCES**

Bonds and mortgages..... \$3,489,846 13
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value | |
|---|-----------------------|-----------------------|-------------------------------|------------------------------|
| State of Alabama | \$3,500 00 | \$3,697 40 | \$3,535 00 | |
| State of California | 75,000 00 | 72,731 28 | 75,750 00 | |
| State of Idaho | 75,000 00 | 77,260 00 | 76,500 00 | |
| State of Louisiana | 50,000 00 | 49,313 30 | 54,500 00 | |
| State of Mississippi | 74,000 00 | 75,134 85 | 74,000 00 | |
| State of Missouri | 17,000 00 | 16,676 97 | 17,000 00 | |
| State of New Mexico | 50,000 00 | 50,596 45 | 51,500 00 | |
| State of Oklahoma | 70,000 00 | 69,732 74 | 70,900 00 | |
| State of Tennessee | 75,000 00 | 79,321 84 | 82,500 00 | |
| Cities in other States | 580,985 00 | 604,542 89 | 602,577 64 | |
| Cities in this State | 1,157,424 09 | 1,185,722 49 | 1,188,682 25 | |
| Counties in this State | 133,640 00 | 133,420 31 | 139,732 00 | |
| Towns in this State | 35,500 00 | 37,316 88 | 37,065 00 | |
| Villages in this State | 84,213 84 | 83,879 15 | 84,950 25 | |
| School districts in this State | 52,000 00 | 55,695 17 | 56,160 00 | |
| Railroad mortgage bonds.... | 325,000 00 | 323,022 46 | 316,230 00 | |
| | <u>\$2,859,262 93</u> | <u>\$2,928,064 66</u> | <u>\$2,931,582 14</u> | 2,931,582 14 |
| Banking house and lot, book value, \$35,000; cost, \$48,215.76; actual cash value..... | | | | 35,000 00 |
| Other real estate, book value, \$94,608.27; cost, \$94,608.27; actual cash value..... | | | | 94,608 27 |
| Cash on deposit in banks or trust companies..... | | | | 650,112 83 |
| Cash on hand..... | | | | 96,275 23 |
| Total of collectible interest..... | | | | 61,686 24 |
| | | | | <u>\$7,359,110 84</u> |

LIABILITIES**Amount due depositors, viz.:**

| | | |
|---|-----------------------|------------------------------|
| Principal | \$6,633,163 73 | |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 123,683 02 | |
| | <u>\$6,776,846 75</u> | |
| Surplus on market value..... | | 582,264 09 |
| | | <u>\$7,359,110 84</u> |

Surplus on par value, \$485,540.13.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|--|---------------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$620,064 79 |
| From depositors, not including dividends credited..... | 2,064,212 28 |
| From interest on loans, deposits and investments..... | 312,171 68 |

| | |
|---|------------------------------|
| From rents from banking house..... | \$2,335 51 |
| From rents from other real estate..... | 8,627 00 |
| From mortgages | 128,405 00 |
| From redemption of stocks and bonds..... | 158,632 28 |
| From real estate sold..... | 2,000 00 |
| From all other sources, viz.: | |
| Discount on bonds | \$11,976 19 |
| Deficiency on sale of real estate..... | 7 92 |
| Redemption of judgment against State of New York..... | 5,010 24 |
| | <u>16,994 35</u> |
| | <u><u>\$3,313,442 89</u></u> |

PAYMENTS

| | |
|---|------------------------------|
| To depositors, including dividends paid to them..... | \$1,674,249 42 |
| For loans on bonds and mortgages..... | 280,284 13 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$556,000)..... | 572,558 54 |
| For interest (other than dividend payments to depositors)... | 5,526 93 |
| For current expenses of the bank, viz.: | |
| For salaries | \$15,900 00 |
| For taxes: Banking house, \$1,008.95; surplus, \$4,633.95 | 5,642 90 |
| For expenses, except taxes, of banking house: | |
| Repairs | 539 09 |
| Insurance | 266 42 |
| Other | 1,721 47 |
| For expenses of other real estate, viz.: | |
| Repairs | 772 44 |
| Insurance. | 457 50 |
| Taxes | 2,384 38 |
| Other | 2,297 72 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | <u>4,359 97</u> |
| | <u>34,321 87</u> |
| Other payments, viz. | |
| Deficiency in real estate sold..... | 113 94 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | <u>746,388 06</u> |
| | <u><u>\$3,313,442 89</u></u> |

STATISTICAL INFORMATION

| | |
|--|-------------------------|
| Number of open accounts January 1, 1917..... | 15,447 |
| Number of accounts opened or reopened during the year..... | 2,886 |
| Number of accounts closed during the year..... | 1,635 |
| Amount deposited during the year, not including dividends credited for that period..... | \$2,064,212 29 |
| Amount withdrawn during the year..... | 1,674,249 42 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916 | \$116,722 53 |
| January 1, 1917 | <u>123,688 02</u> |
| | 240,405 55 |
| Average amount of each account January 1, 1917..... | 433 72 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$323,697 73 |
| Total expenses of the bank for the year 1916..... | 38,651 57 |
| Dividends paid to depositors for the year 1916..... | 240,405 55 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors | <u><u>46,640 61</u></u> |

38. THE CITY SAVINGS BANK OF BROOKLYN, BROOKLYN

[Corner Lafayette and Flatbush avenues; incorporated 1896]

REMSEN RUSHMORE, President.**WILLIAM A. AVIS, Treasurer.****THEOPHILUS OLENA, Vice-President.****HENRY V. RAYMOND, Secretary.****FRED'K H. WEBSTER, Vice-Pres.****TRUSTEES**

FRANCIS O. AFFELD,
WILLIAM A. AVIS,
DAVID F. BUTCHER,
JACOB G. DETMER,
THEOPHILUS OLENA,
REMSEN RUSHMORE,
JOHN M. RIDER,

H. V. RAYMOND,
J. B. SUMMERFIELD,
FRED'K H. WEBSTER,
EDWIN H. SAYRE,
RUFUS T. GRIGGS,
JAMES G. SHAW,
CLARENCE T. COREY,

FRANK C. SWAN,
RALPH E. DAYTON,
BARTHOLOA GREENE,
CHARLES H. KELBY,
STEPHEN VALENTINE,
LESTER A. LEWIS,
E. W. CONE.

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$2,527,920 00

Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--|-----------------------|-----------------------|---------------------------|
| State of Massachusetts | \$3,000 00 | \$3,087 00 | \$2,580 00 |
| State of Delaware | 20,000 00 | 21,060 00 | 20,400 00 |
| State of Louisiana | 70,000 00 | 78,157 72 | 76,100 00 |
| State of Tennessee | 55,000 00 | 58,228 51 | 60,400 00 |
| State of California | 43,000 00 | 41,970 00 | 43,530 00 |
| Cities in other States | 368,000 00 | 382,129 29 | 390,580 00 |
| Cities in this State | 315,330 00 | 330,141 64 | 329,068 96 |
| Counties in this State | 59,000 00 | 60,420 27 | 60,815 00 |
| Towns in this State | 133,500 00 | 142,499 55 | 142,187 50 |
| Villages in this State | 125,200 00 | 127,876 52 | 128,802 45 |
| School districts in this State | 29,000 00 | 29,828 12 | 30,000 00 |
| Railroad mortgage bonds | 328,469 60 | 314,394 74 | 315,830 81 |
| | <u>\$1,549,499 60</u> | <u>\$1,599,783 45</u> | <u>\$1,599,314 71</u> |

1,599,314 71

Other real estate, book value, \$10,141.18; cost, \$10,141.18;

actual cash value 10,141 18

Cash on deposit in banks or trust companies 423,008 90

Cash on hand 16,564 40

Total of collectible interest 47,534 03

Amount of all other assets, viz.:

Furniture and fixtures \$2,500 00

Insurance premium advanced 94 80

2,594 80

\$4,627,078 02**LIABILITIES**

Amount due depositors, viz.:

Principal \$4,283,482 52

Dividends credited or to be credited for the six
months ending with December 31, 1916 75,103 83\$4,358,586 35

Other liabilities, viz.:

Expenses incurred but unpaid:

Surplus tax \$1,000 00

Suspense account 695 28

1,695 28

Surplus on market value 206,796 39

\$4,627,078 02

Surplus on par value, \$216,981.28.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**Cash on hand and in banks or trust companies January 1, 1916,
before transactions of the day

\$417,916 09

From depositors, not including dividends credited 2,027,348 60

From interest on loans, deposits and investments 188,863 50

| | |
|--|---------------|
| From rents from other real estate..... | \$1,365 00 |
| From mortgages | 147,925 00 |
| From redemption of stocks and bonds..... | 61,039 00 |
| From stocks and bonds sold (total par value, \$158,500)..... | 163,916 78 |
| From all other sources, viz.: | |
| Insurance premium advanced | \$50 80 |
| Suspense account-rent of real estate in foreclosure.. | 696 28 |
| | <u>746 08</u> |

\$3,009,120 05

PAYMENTS

| | |
|--|----------------|
| To depositors, including dividends paid to them..... | \$1,185,331 80 |
| For loans on bonds and mortgages..... | 684,470 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$670,169.60)..... | 666,093 11 |
| For interest (other than dividend payments to depositors)... | 5,194 72 |
| For current expenses of the bank, viz.: | |

| | |
|--|-------------|
| For salaries | \$16,326 00 |
| For taxes: Surplus, \$1,859.09 | 1,859 09 |
| For expenses, except taxes, of banking house: | |
| Insurance | 10 44 |
| Other | 50 00 |
| For rent of banking rooms..... | 7,500 00 |
| For expenses of other real estate, viz.: | |
| Repairs | 135 89 |
| Insurance | 15 00 |
| Taxes | 262,72 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 2,152 38 |

28,311 52
145 60

| | |
|--|------------|
| Other payments, viz.: Insurance premium advanced..... | 145 60 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 439,573 30 |

\$3,009,120 05

STATISTICAL INFORMATION

| | |
|---|----------------|
| Number of open accounts January 1, 1917..... | 10,731 |
| Number of accounts opened or reopened during the year..... | 3,337 |
| Number of accounts closed during the year..... | 1,809 |
| Amount deposited during the year, not including dividends credited for that period..... | \$2,027,348 60 |
| Amount withdrawn during the year..... | 1,185,331 80 |
| Amount of dividends credited and paid for the year, viz.: | |

| | |
|---------------------------------|-------------|
| July 1, 1916 | \$67,135 83 |
| January 1, 1917 | 75,103 83 |
| Credited at other periods | 47 46 |

142,287 12
406 16

| | |
|---|--------------|
| Average amount of each account January 1, 1917..... | 406 16 |
| Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds or by order of a court of record or of a surrogate | 2 |
| Total amount of such accounts..... | \$6,626 11 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year, 1916 after allowing for amortization of premiums and discounts..... | \$195,330 78 |
| Total expenses of the bank for the year 1916..... | 29,311 52 |
| Dividends paid to depositors for the year 1916..... | 142,287 12 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors | 23,732 14 |

39. THE DIME SAVINGS BANK OF BROOKLYN, BROOKLYN

[9 De Kalb avenue; incorporated 1859]
RUSSELL S. WALKER, President **FRED'K W. JACKSON**, Treasurer.
C. FRANK STREIGHTOFF, Secretary.

TRUSTEES

GEO. W. CHAUNCEY,
SAMUEL ROWLAND,
HOLACE C. DU VAL,
LUDWIG NISSEN,
WM. MCCARROLL,
N. T. THAYER,
RUSSELL S. WALKER,

GEORGE COX,
CHARLES E. TEALE,
GEORGE T. MOON,
FRANK H. PARSONS,
JAMES L. BRUMLEY,
EDWARD B. JORDAN,
FREDERICK W. MORE,

FRED'K W. JACKSON,
WALTER HAMMITT,
F. L. CRANFORD,
EUGENE W. SUTTON,
GEORGE N. BOARDMAN,
STANLEY P. JADWIN.

**FINANCIAL
RESOURCES**

Bonds and mortgages.....\$27,866,864 00
Stock and bond investments, viz:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--|------------------------|------------------------|---------------------------|
| State of Massachusetts | \$1,250,000 00 | \$1,334,550 00 | \$1,187,500 00 |
| State of Tennessee | 500,000 00 | 516,963 61 | 563,700 00 |
| Cities in other States..... | 1,472,000 00 | 1,527,212 34 | 1,492,330 00 |
| Cities in this State | 4,231,000 00 | 4,361,889 87 | 4,247,065 00 |
| Counties in this State | 1,647,600 00 | 1,738,356 01 | 1,667,340 00 |
| Towns in this State | 527,000 00 | 535,990 00 | 539,395 00 |
| Villages in this State | 125,000 00 | 131,304 12 | 125,245 00 |
| Railroad mortgage bonds | 9,030,468 00 | 9,465,756 81 | 8,771,399 28 |
| | <u>\$18,783,068 00</u> | <u>\$19,612,022 76</u> | <u>\$18,593,974 28</u> |
| | | | 18,583,974 28 |
| Promissory notes payable on demand..... | | | 400,000 00 |
| Banking house and lot, book value, \$550,000; cost, \$717,238.55; actual cash value | | | 550,000 00 |
| Other real estate, book value, \$652,445; cost, \$738,691.36; actual cash value | | | 652,445 00 |
| Cash on deposit in banks or trust companies..... | | | 3,922,858 13 |
| Cash on hand | | | 131,699 14 |
| Total of collectible interest..... | | | 605,073 04 |
| Amount of all other assets, viz.: Rents accrued..... | | | 565 00 |
| | | | <u>\$52,713,478 59</u> |

LIABILITIES

Amount due depositors, viz:

| | |
|---|------------------------|
| Principal | \$47,255,126 24 |
| Dividends credited or to be credited for the six months ending with December 31, 1915..... | 879,012.00 |
| | <u>\$48,134,138 24</u> |
| Surplus on market value..... | 4,579,340 35 |
| | <u>\$52,713,478 59</u> |

Surplus on par value. \$4,778,434.07.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|--|------------------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$3,949,891 96 |
| From depositors, not including dividends credited..... | 14,026,771 29 |
| From interest on loans, deposits and investments..... | 2,310,349 75 |
| From rents from banking house..... | 2,896 11 |
| From rents from other real estate..... | 15,077 11 |
| From mortgages | 5,987,978 00 |
| From redemption of stocks and bonds..... | 572,100 00 |
| From stocks and bonds sold (total par value, \$600,000)..... | 604,223 00 |
| From real estate sold..... | 476,905 00 |
| From all other sources, viz: | |
| Taxes advanced, refunded..... | \$772 68 |
| Insurance premiums advanced, refunded..... | 31 88 |
| Miscellaneous receipts | 18 35 |
| | <u>822 85</u> |
| | <u>\$27,947,015 07</u> |

PAYMENTS

| | |
|---|------------------------|
| To depositors, including dividends paid to them..... | \$11,958,627 12 |
| For loans on bonds and mortgages..... | 6,664,820 00 |
| For loans on stocks and bonds and other securities..... | 400,000 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$3,750,968)..... | 3,798,750 79 |
| For interest (other than dividend payments to depositors)... | 28,597 15 |
| For current expenses of the bank, viz.: | |
| For salaries | \$90,202 57 |
| For taxes: Banking house, \$11,666.59; surplus, \$37,500.19; on mortgages, \$1,525.86..... | 50,692 94 |
| For expenses, except taxes, of banking house: | |
| Repairs | 2,761 45 |
| Insurance | 676 58 |
| For expenses of other real estate, viz.: | |
| Repairs | 12,780 35 |
| Insurance | 106 26 |
| Taxes | 21,721 12 |
| Other | 10,496 00 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 39,118 20 |
| | 218,554 47 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 796,450 63 |
| Other payments, viz.: | |
| Disbursement account, bond and mortgage..... | \$26,250 13 |
| Insurance premium advanced..... | 341 10 |
| Forged draft | 63 41 |
| | 26,657 64 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 4,054,557 27 |
| | <u>\$27,947,015 07</u> |

STATISTICAL INFORMATION

| | |
|---|-------------------|
| Number of open accounts January 1, 1917..... | 107,338 |
| Number of accounts opened or reopened during the year.... | 24,259 |
| Number of accounts closed during the year..... | 16,449 |
| Amount deposited during the year, not including dividends credited for that period..... | \$14,026,771 31 |
| Amount withdrawn during the year..... | 11,958,627 14 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$844,735 94 |
| January 1, 1917..... | 879,012 00 |
| | 1,723,747 94 |
| Average amount of each account January 1, 1917..... | 448 43 |
| Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate..... | 2 |
| Total amount of such accounts..... | \$6,940 94 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$2,310,650 39 |
| Total expenses of the bank for the year 1916..... | 218,554 47 |
| Dividends paid to depositors for the year 1916..... | 1,723,747 94 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <u>368,347 98</u> |

40. THE DIME SAVINGS BANK OF WILLIAMSBURGH, BROOKLYN

[209 Havemeyer street; incorporated 1864]

W. P. STURGIS, President.**C. M. LOWES, Treasurer.****H. F. MOLLENHAUER, Vice-Pres.****CHARLES KROECK, Asst. Treasurer.****H. R. FERGUSON, Vice-President.****TRUSTEES****WILLIAM P. STURGIS,
AUGUSTUS WENZEL,
H. F. MOLLENHAUER,
OTTO F. STRUSE,
ALEX. D. SEYMOUR,****WARREN F. GOODWIN,
JOHN HOERLE,
ALVAH MILLER,
H. R. FERGUSON,
C. C. MOLLENHAUER,****CORBETT MCCARTHY,
JOHN J. COONEY,
WM. H. VOGEL,
RUSSELL J. FERRINE,
D. CLINTON JOHNSON.****FINANCIAL****RESOURCES****Bonds and mortgages..... \$7,439,200 00****Stock and bond investments, viz.:**

| <i>Stocks and bonds</i> | <i>Par value</i> | <i>Original cost</i> | <i>Estimated market value</i> |
|--------------------------------|------------------|----------------------|-------------------------------|
| Cities in other States..... | \$1,025,000 00 | \$1,047,790 36 | \$1,015,700 00 |
| Cities in this State..... | 2,083,400 00 | 2,174,864 83 | 2,129,263 00 |
| Counties in this State..... | 225,000 00 | 236,122 28 | 233,050 00 |
| Towns in this State..... | 78,000 00 | 80,035 70 | 81,110 00 |
| Villages in this State..... | 50,000 00 | 54,792 65 | 51,400 00 |
| School districts in this State | 25,000 00 | 25,248 25 | 26,950 00 |
| Railroad mortgage bonds.... | 60,000 00 | 82,344 00 | 72,600 00 |

| | | |
|----------------|----------------|----------------|
| \$3,546,400 00 | \$3,701,202 07 | \$3,610,073 00 |
|----------------|----------------|----------------|

3,610,073 00**Banking house and lot, book value, \$125,000; cost, \$142,786.54;****actual cash value.....****125,000 00****Other real estate, book value, \$23,090.60; cost, \$23,090.69;****actual cash value****23,090 69****Cash on deposit in banks or trust companies.....****1,060,838 36****Cash on hand.....****34,474 29****Total of collectible interest.....****91,306 39****Amount of all other assets, viz.:****Insurance and taxes advanced.....****165 78****\$12,384,148 51****LIABILITIES****Amount due depositors, viz.:****Principal.....\$11,404,210 49****Dividends credited or to be credited for the six****months ending with December 31, 1916..... 217,009 94****\$11,621,220 43****Other liabilities, viz.:** Expenses incurred, but unpaid, taxes**and insurance reserve.....****2,000 00****Surplus on market value.....****760,928 08****\$12,384,148 51****Surplus on par value, \$697,255.08.****CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS****Cash on hand and in banks or trust companies January 1, 1916,
before transactions of the day.....****\$952,314 37****From depositors, not including dividends credited.....****3,150,954 49****From interest on loans, deposits and investments.....****531,264 69****From mortgages****160,150 00****From redemption of stocks and bonds.....****19,000 00****From real estate sold.....****13,250 77**

From all other sources, viz.:

| | | |
|--|----------|-----------------------|
| Insurance premiums refunded..... | \$29 48 | |
| Income tax withheld..... | 83 00 | |
| Refund overpayment on bonds..... | 11 63 | |
| Deposit account of sale real estate..... | 200 00 | |
| Land contract | 2,000 00 | |
| | | \$2,324 11 |
| | | <u>\$4,829,258 43</u> |

PAYMENTS

| | |
|--|----------------|
| To depositors, including dividends paid to them..... | \$2,714,149 06 |
| For loans on bonds and mortgages..... | 482,450 00 |
| For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$439,100)..... | 457,452 50 |
| For interest (other than dividend payments to depositors)... | 4,162 28 |
| For current expenses of the bank, viz.: | |

| | | |
|---|-------------|-----------|
| For salaries | \$28,450 00 | |
| For taxes: Banking house, \$2,595.50; surplus, \$8,172.95 | 8,768 45 | |
| For expenses, except taxes, of banking house: | | |
| Repairs | 542 08 | |
| Other | 2,600 67 | |
| For expenses of other real estate, viz.: | | |
| Taxes | 156 40 | |
| Other | 138 00 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 8,488 48 | |
| | | 49,144 08 |

| | |
|--|-----------|
| For real estate acquired by foreclosure, or in settlement of of debts due the bank..... | 25,541 46 |
|--|-----------|

Other payments, viz.:

| | | |
|--|----------|----------|
| Loss — sale of real estate, foreclosure..... | \$350 77 | |
| Overpayment on bonds..... | 11 63 | |
| Income tax withheld..... | 83 00 | |
| Cash short — teller's | 1 00 | |
| | | 1,046 40 |

| | |
|---|-----------------------|
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 1,095,312 65 |
| | <u>\$4,829,258 43</u> |

STATISTICAL INFORMATION

| | |
|---|----------------|
| Number of open accounts January 1, 1917..... | 16,223 |
| Number of accounts opened or reopened during the year.... | 2,943 |
| Number of accounts closed during the year..... | 2,261 |
| Amount deposited during the year, not including dividends credited for that period..... | \$3,150,954 49 |
| Amount withdrawn during the year..... | 2,714,149 06 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$206,395 19 |
| January 1, 1917..... | 217,008 94 |
| | 425,405 13 |
| Average amount of each account January 1, 1917..... | 716 34 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$530,593 34 |
| Total expenses of the bank for the year 1916..... | 52,949 02 |
| Dividends paid to depositors for the year 1916..... | 425,405 13 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 52,239 19 |

41. EAST BROOKLYN SAVINGS BANK, BROOKLYN

(643 Myrtle avenue; incorporated 1860)

EUGENE F. BARNES, President.
JOHN H. IRELAND, Vice-President.
WM. A. GRAHAM, Vice-President.

DAVID MOREHOUSE, Treasurer.
HENRY W. COONS, Asst. Treasurer.

TRUSTEES

EUGENE F. BARNES,
JOHN H. IRELAND,
JAMES S. DAVIS,
EDWARD F. GEER,
HENRY VON GLAHN,
JOHN T. BARRY,

ROBERT L. WENSLEY,
E. J. PHILLIPS,
FRED'K E. GUNNISON,
A. R. BOERUM,
CLINTON P. CASE,

HARRY A. MOODY,
WILLIAM A. GRAHAM,
ALFRED S. HUGHES,
GEORGE NICHOLSON,
DAVID MOREHOUSE,
LUTHER M. WERNER.

**FINANCIAL
RESOURCES**

| | | | | |
|---|-----------------------|-----------------------|-------------------------------|-----------------------|
| Bonds and mortgages..... | | | | \$4,972,300 00 |
| Stock and bond investments, viz.: | | | | |
| <i>Stocks and bonds</i> | <i>Par value</i> | <i>Original cost</i> | <i>Estimated market value</i> | |
| Cities in other States..... | \$1,158,500 00 | \$1,233,295 70 | \$1,171,090 00 | |
| Cities in this State..... | 1,293,632 60 | 1,312,933 12 | 1,306,136 69 | |
| Counties in this State..... | 66,000 00 | 66,470 31 | 67,580 00 | |
| Villages in this State..... | 15,000 00 | 17,137 50 | 15,000 00 | |
| Railroad mortgage bonds.... | 1,000,000 00 | 1,017,799 25 | 836,500 00 | |
| | <u>\$3,532,133 60</u> | <u>\$3,648,635 88</u> | <u>\$3,446,306 69</u> | 3,446,306 69 |
| Banking house and lot, book value, \$22,500; cost, \$48,741.60; actual cash value..... | | | | 22,500 00 |
| Other real estate, book value, \$14,012.94; cost \$14,012.94; actual cash value..... | | | | 14,012 94 |
| Cash on deposit in banks or trust companies..... | | | | 702,855 17 |
| Cash on hand..... | | | | 40,857 92 |
| Total of collectible interest..... | | | | 77,195 87 |
| | | | | <u>\$9,276,028 59</u> |

LIABILITIES

Amount due depositors, viz.:

| | | |
|---|-----------------------|-----------------------|
| Principal..... | \$3,443,613 87 | |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 156,373 44 | |
| | <u>\$3,599,987 31</u> | |
| Surplus on market value..... | | 676,041 28 |
| | | <u>\$9,276,028 59</u> |

Surplus on par value, \$761,867.19.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|--|-----------------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$685,028 62 |
| From depositors, not including dividends credited..... | 2,590,358 76 |
| From interest on loans, deposits and investments..... | 388,658 20 |
| From rents from banking house..... | 432 00 |
| From rents from other real estate..... | 664 71 |
| From mortgages..... | 88,400 00 |
| From redemption of stocks and bonds..... | 67,520 00 |
| From stocks and bonds sold (total par value, \$100,000)..... | 98,500 00 |
| From all other sources, viz.: | |
| Tax search receipts..... | \$187 00 |
| Appraisal fees..... | 465 00 |
| | <u>622 00</u> |
| | <u>\$3,920,184 29</u> |

PAYMENTS

| | |
|---|-----------------------|
| To depositors, including dividends paid to them..... | \$1,971,901 02 |
| For loans on bonds and mortgages..... | 622,800 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$541,500)..... | 524,212 63 |
| For interest (other than dividend payments to depositors) .. | 4,896 22 |
| For current expenses of the bank, viz.: | |
| For salaries | \$24,855 95 |
| For taxes: Banking house, \$541.80; surplus, \$5,882.65 | 6,424 45 |
| For expenses, except taxes, of banking house: | |
| Repairs | 647 05 |
| Insurance | 110 00 |
| Other | 7 50 |
| For expenses of other real estate, viz.: | |
| Repairs | 591 02 |
| Insurance | 90 09 |
| Taxes | 803 07 |
| Other | 663 47 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 5,938 73 |
| | 40,161 33 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 12,500 00 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 743,713 09 |
| | <u>\$3,920,184 29</u> |

STATISTICAL INFORMATION

| | |
|---|----------------|
| Number of open accounts January 1, 1917..... | 17,292 |
| Number of accounts opened or reopened during the year.... | 3,620 |
| Number of accounts closed during the year..... | 2,485 |
| Amount deposited during the year, not including dividends credited for that period..... | \$2,590,358 76 |
| Amount withdrawn during the year..... | 1,971,901 02 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$147,108 84 |
| January 1, 1917..... | 156,373 44 |
| | 303,477 28 |
| Average amount of each account January 1, 1917..... | 497 33 |
| Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate..... | 1 |
| Total amount of such account..... | \$4,155 30 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$391,859 77 |
| Total expenses of the bank for the year 1916..... | 42,661 33 |
| Dividends paid to depositors for the year 1916..... | 303,477 28 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 45,721 16 |

42. EASTERN DISTRICT SAVINGS BANK OF THE CITY OF BROOKLYN, BROOKLYN

[1024-1026 Gates avenue; incorporated 1895]

JOHN W. FRASER, President.
PARKER SLOANE, Vice-President.
HOMER L. BARTLETT, Vice-Pres.

CHAS. LOUIS SICARD, Secretary.
A. MANNING SHEVILL, Cashier.

TRUSTEES

PARKER SLOANE,
CHARLES L. SICARD,
JOHN W. FRASER,
GEO. W. PAYNTAR,

HENRY L. GAUS,
HENRY VOLLWEILER,
HOMER L. BARTLETT,
C. JEROME EDWARDS,

CHARLES JACOB.
JOHN W. MOORE,
JOHN BOSSERT,
GEO. W. ILER,

FINANCIAL RESOURCES

Bonds and mortgages \$5,309,240 00
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|-----------------------------|-----------------------|-----------------------|---------------------------|
| State of Maine..... | \$50,000 00 | \$48,372 43 | \$50,650 00 |
| State of Missouri..... | 50,000 00 | 48,121 68 | 49,500 00 |
| State of California..... | 50,300 00 | 48,611 55 | 50,500 00 |
| State of New Mexico..... | 50,000 00 | 50,963 75 | 55,000 00 |
| Cities in other States..... | 1,173,000 00 | 1,233,064 45 | 1,248,535 00 |
| Cities in this State..... | 659,370 00 | 677,759 26 | 689,504 00 |
| Counties in this State..... | 65,000 00 | 67,465 90 | 68,800 00 |
| Villages in this State..... | 8,667 78 | 9,332 87 | 8,667 78 |
| Railroad mortgage bonds.... | 804,000 00 | 832,068 89 | 780,140 00 |
| | <u>\$2,910,037 78</u> | <u>\$3,015,850 78</u> | <u>\$3,001,296 78</u> |

3,001,296 78
Other real estate, book value, \$52,702.28; cost, \$52,702.28;
actual cash value..... 52,702 28
Cash on deposit in banks or trust companies..... 1,254,891 81
Cash on hand..... 46,061 96
Total of collectible interest..... 85,266 00
Amount of all other assets, viz.: Insurance premium advanced 67 61
\$9,749,526 44

LIABILITIES

Amount due depositors, viz.:

| | |
|---|------------------------------|
| Principal | \$9,067,528 20 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 163,190 35 |
| | <u>\$9,230,718 55</u> |
| Surplus on market value..... | 518,807 89 |
| | <u><u>\$9,749,526 44</u></u> |

Surplus on par value, \$427,548.89.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|--|--------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$749,375 74 |
| From depositors, not including dividends credited..... | 4,139,334 71 |
| From interest on loans, deposits and investments..... | 411,783 90 |
| From rents from other real estate..... | 2,041 41 |
| From mortgages | 118,800 00 |
| From redemption of stocks and bonds..... | 28,090 00 |
| From stocks and bonds sold (total par value, \$168,000).... | 173,277 49 |

From all other sources, viz.:

| | | |
|---|----------|-----------------------|
| Insurance premiums advanced — refunded..... | \$513 08 | |
| Redemption of judgments against State of New York | 4,402 47 | |
| | | \$4,915 55 |
| | | <u>\$5,627,618 80</u> |

PAYMENTS

| | | |
|---|----------------|-----------------------|
| To depositors, including dividends paid to them..... | \$3,134,931 20 | |
| For loans on bonds and mortgages..... | 516,750 00 | |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$613,000)..... | 606,226 19 | |
| For interest (other than dividend payments to depositors) .. | 6,794 11 | |
| For current expenses of the bank, viz.: | | |
| For salaries | \$15,542 00 | |
| For taxes: Surplus, \$3,378.53..... | 3,378 53 | |
| For expenses, except taxes, of banking house: | | |
| Other | 432 96 | |
| For rent of banking rooms..... | 3,190 10 | |
| For expenses of other real estate, viz.: | | |
| Repairs | 1,244 12 | |
| Insurance | 70 00 | |
| Taxes | 700 45 | |
| Other | 15 02 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 4,388 57 | |
| | | 28,961 75 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 32,421 09 | |
| Other payments, viz.: Insurance premiums advanced..... | 580 69 | |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 1,300,953 77 | |
| | | <u>\$5,627,618 80</u> |

STATISTICAL INFORMATION

| | | |
|--|----------------|------------|
| Number of open accounts January 1, 1917..... | 26,312 | |
| Number of accounts opened or reopened during the year.... | 6,803 | |
| Number of accounts closed during the year..... | 4,288 | |
| Amount deposited during the year, not including dividends credited for that period..... | \$4,138,627 28 | |
| Amount withdrawn during the year..... | 3,134,223 77 | |
| Amount of dividends credited and paid for the year, viz.: | | |
| July 1, 1916..... | \$151,069 16 | |
| January 1, 1917..... | 163,190 35 | |
| Credited at other periods..... | 707 43 | |
| | | 314,936 94 |
| Average amount of each account January 1, 1917..... | 350 80 | |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 | |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 | |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$414,032 47 | |
| Total expenses of the bank for the year 1916..... | 28,961 75 | |
| Dividends paid to depositors for the year 1916..... | 314,936 94 | |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 70,133 78 | |

43. EAST NEW YORK SAVINGS BANK, BROOKLYN

[2644 Atlantic avenue; incorporated 1863]

FREDERICK MIDDENDORF, President. JOHN M. LINZ, Treasurer.
 CLARENCE F. COLYER, Vice-Pres. EDWARD A. RICHARDS, Secretary.
 FRED M. LINZ, Asst. Treasurer.

TRUSTEES

FRED'K MIDDENDORF,
 RUDOLPH REIMER,
 FRANK C. LANG,
 FREDERICK D. HART,
 CLARENCE F. COLYER,

JOHN M. LINZ,
 ADOLPH KIENDL,
 A. H. ACKERMAN,
 HENRY MEYER,

G. F. MIDDLEDORF, Jr.,
 JOHN MEYN, Sr.,
 N. WILLARD CURTIS,
 E. A. RICHARDS,
 ANDREW BRISLIN,

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$2,563,020 00
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|-----------------------------|-----------------------|-----------------------|---------------------------|
| State of California..... | \$53,000 00 | \$51,675 00 | \$53,530 00 |
| Cities in other States..... | 190,000 00 | 195,730 91 | 201,430 00 |
| Cities in this State..... | 664,000 00 | 675,857 35 | 685,385 00 |
| Towns in this State..... | 37,000 00 | 41,530 00 | 39,860 00 |
| Villages in this State..... | 24,000 00 | 28,596 00 | 24,500 00 |
| Railroad mortgage bonds.... | 445,000 00 | 501,805 83 | 418,500 00 |
| | <u>\$1,413,000 00</u> | <u>\$1,495,195 08</u> | <u>\$1,421,205 00</u> |
| | | | 1,421,205 00 |

Banking house and lot, book value, \$25,000; cost, \$35,399.70;
 actual cash value 25,000 00
 Cash on deposit in banks or trust companies..... 572,108 66
 Cash on hand..... 10,732 24
 Total of collectible interest..... 59,192 12

\$4,651,258 02

LIABILITIES

Amount due depositors, viz.:

Principal \$4,120,171 41
 Dividends credited or to be credited for the six
 months ending with December 31, 1916..... 75,518 33

\$4,195,689 74

Surplus on market value..... 455,568 28

\$4,651,258 02

Surplus on par value, \$447,363.28.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

Cash on hand and in banks or trust companies January 1,
 1916 before transactions of the day..... \$301,959 61
 From depositors, not including dividends credited..... 1,271,068 93
 From interest on loans, deposits and investments..... 203,699 28
 From rents from banking house..... 300 00
 From mortgages 97,800 00
 From redemption of stocks and bonds..... 10,000 00
 From all other sources, viz.: Insurance premium advanced,
 refunded 13 60

\$1,884,841 42

PAYMENTS

To depositors, including dividends paid to them..... \$992,960 54
 For loans on bonds and mortgages..... 287,220 00
 For stocks and bonds purchased, including premiums, com-
 missions, etc. (total par value, \$2,010)..... 2,010 00

| | | |
|--|-------------|-----------------------|
| For interest (other than dividend payments to depositors) . | | \$7 75 |
| For current expenses of the bank, viz.: | | |
| For salaries | \$13,183 83 | |
| For taxes: Banking house, \$533.80; surplus, \$3,747.06 | 4,280 85 | |
| For expenses, except taxes, of banking house: | | |
| Repairs | 91 40 | |
| Insurance | 22 38 | |
| Other | 588 30 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 1,627 49 | |
| | | 19,793 73 |
| Other payments, viz.: Insurance premium advanced..... | | 8 50 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | | 582,840 90 |
| | | <u>\$1,884,841 42</u> |

STATISTICAL INFORMATION

| | |
|--|----------------|
| Number of open accounts January 1, 1917..... | 9,870 |
| Number of accounts opened or reopened during the year... | 1,993 |
| Number of accounts closed during the year..... | 1,314 |
| Amount deposited during the year, not including dividends credited for that period..... | \$1,271,068 93 |
| Amount withdrawn during the year..... | 992,960 54 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$71,750 97 |
| January 1, 1917..... | 75,618 33 |
| | 147,269 30 |
| Average amount of each account January 1, 1917..... | 407 44 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$206,858 63 |
| Total expenses of the bank for the year 1916..... | 19,793 73 |
| Dividends paid to depositors for the year 1916..... | 147,269 30 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 39,795 60 |

44. FLATBUSH SAVINGS BANK, BROOKLYN

[863 Flatbush avenue; incorporated 1916]

HARRY B. HAWKINS, President. EVERETT E. TERRY, Vice-President.
 FREDERICK A. KOCH, Vice-President. DANIEL A. BENTEN, Secretary.
 STARKS W. SALT, Vice-President.

TRUSTEES

| | | |
|---------------------|----------------------|----------------------|
| HARRY B. HAWKINS, | GEORGE C. DICKEL, | DeWITT V. D. REILEY, |
| FREDERICK A. KOCH, | WILLIAM HAWKINS, | J. SCHENCK REMSEN, |
| STARKS W. SALT, | J. PAUL HOFFMAN, | ALLAN STEVENSON, |
| EVERETT E. TERRY, | GRISWOLD I. KEENEY, | HENRY L. UGHETTA, |
| JOHN A. COOK, | ALEXANDER MacDONALD, | RICHARD VON LEHN, |
| HENRY B. DAVENPORT, | JAMES McILRAVY, | WILLIAM T. WELCH, |
| HENRY J. DAVENPORT, | | |

**FINANCIAL
RESOURCES**

| | | | | |
|--|--------------------|--------------------|------------------------|---------------------|
| Bonds and mortgages..... | | | | \$161,000 00 |
| Stock and bond investments, viz.: | | | | |
| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value | |
| Cities in other States..... | \$5,000 00 | \$5,312 50 | \$5,400 00 | |
| Cities in this State..... | 15,500 00 | 16,496 83 | 16,765 00 | |
| Railroad mortgage bonds.... | 70,000 00 | 66,385 00 | 67,100 00 | |
| | <u>\$90,500 00</u> | <u>\$88,194 38</u> | <u>\$89,265 00</u> | |
| | | | | 89,265 00 |
| Cash on deposit in banks or trust companies..... | | | | 38,270 77 |
| Cash on hand..... | | | | 4,625 92 |
| Total of collectible interest..... | | | | 3,338 39 |
| | | | | <u>\$296,500 08</u> |

LIABILITIES

| | | | |
|--|--|--------------|---------------------|
| Amount due depositors, viz.: | | | |
| Principal | | \$284,523 29 | |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | | 3,467 01 | |
| | | | \$288,290 30 |
| Surplus on market value..... | | | 8,209 78 |
| | | | <u>\$296,500 08</u> |
| Surplus on par value, \$9,444.78. | | | |

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | | |
|--|------------|---------------------|
| From depositors, not including dividends credited..... | | \$365,465 94 |
| From interest on loans, deposits and investments..... | | 3,578 46 |
| From mortgages | | 8,750 00 |
| From all other sources, viz.: | | |
| Contributions to guaranty fund by trustees..... | \$5,000 00 | |
| Contributions to expense fund by trustees..... | 7,500 00 | |
| Appraisal fee | 30 00 | |
| | | <u>12,530 00</u> |
| | | <u>\$390,324 40</u> |

PAYMENTS

| | |
|--|-------------|
| To depositors, including dividends paid to them..... | \$81,159 58 |
| For loans on bonds and mortgages..... | 169,750 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$90,500)..... | 88,194 38 |
| For interest (other than dividend payments to depositors)..... | 971 62 |

For current expenses of the bank, viz.:

| | | |
|---|------------|---------------------|
| For salaries | \$1,875 36 | |
| For expenses, except taxes, of banking house: | | |
| Insurance | 12 73 | |
| For rent of banking rooms..... | 1,215 00 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 4,249 04 | |
| | | \$7,352 13 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | | 42,896 69 |
| | | <u>\$390,324 40</u> |

STATISTICAL INFORMATION

| | |
|---|-----------------|
| Number of open accounts January 1, 1917..... | 2,662 |
| Number of accounts opened or reopened during the year.... | 3,002 |
| Number of accounts closed during the year..... | 340 |
| Amount deposited during the year, not including dividends credited for that period..... | \$365,465 94 |
| Amount withdrawn during the year..... | 81,059 58 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$516 93 |
| January 1, 1917..... | 3,467 01 |
| | 3,983 94 |
| Average amount of each account January 1, 1917..... | 108 20 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$13,522 85 |
| Total expenses of the bank for the year 1916..... | 7,352 13 |
| Dividends paid to depositors for the year 1916..... | 3,983 94 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <u>2,186 78</u> |

45. GERMANIA SAVINGS BANK, KINGS COUNTY, BROOKLYN

[375 Fulton street; incorporated 1897]

A. GOEPEL, President. OSCAR THOMASS, Treasurer.
 PETER H. REPPENHAGEN, Vice-Pres. J. C. M. LORENZ, Secretary.
 OTTO WISSNER, Vice-President. JOHN W. HASS, Cashier.

TRUSTEES

ADOLPH GOEPEL,
 CHAS. A. SCHIEREN,
 P. H. REPPENHAGEN,
 T. ELLETT HODSKIN,
 JACOB DANGLEL,
 AUGUST JAHN,

J. F. HILDEBRAND,
 RICHARD KNY,
 OTTO WISSNER,
 J. R. MANNHEIM,
 HERMAN A. METZ,
 LOUIS SCHELING,

FREDERICK RENKEN,
 WILLIAM RASMUS,
 OSCAR THOMASS,
 BERTHOLD FALLERT,
 G. WM. RASCH.

FINANCIAL**RESOURCES**

Bonds and mortgages..... \$8,147,100 00

Stock and bond investments, viz:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|-----------------------------|--------------|------------------|---------------------------|
| State of California..... | \$90,000 00 | \$90,608 40 | \$95,300 00 |
| State of Oklahoma..... | 20,000 00 | 20,494 60 | 20,600 00 |
| Cities in other States..... | 1,143,090 00 | 1,136,988 32 | 1,202,890 00 |
| Cities in this State..... | 2,272,043 64 | 2,404,206 80 | 2,283,311 54 |
| Counties in this State..... | 336,000 00 | 345,443 55 | 352,270 00 |
| Towns in this State..... | 12,175 00 | 13,496 21 | 12,206 75 |
| Villages in this State..... | 28,900 00 | 30,716 10 | 29,891 00 |
| Railroad mortgage bonds.... | 465,000 00 | 450,873 00 | 448,750 00 |

\$4,367,118 64 \$4,555,830 08 \$4,445,219 29

4,445,219 29

Banking house and lot, book value, \$322,900.27; cost, \$374,620.05; actual cash value.....

322,900 27

Other real estate, book value, \$32,500; cost, \$38,989.42; actual cash value.....

32,500 00

Cash on deposit in banks or trust companies.....

857,893 96

Cash on hand.....

11,656 93

Total of collectible interest.....

110,001 39

Amount of all other assets, viz.: Rent accrued.....

520 00

\$13,927,791 84

LIABILITIES

Amount due depositors, viz:

Principal.....\$12,890,229 07

Dividends credited or to be credited for the six months ending with December 31, 1916.....

238,760 61

\$12,928,989 68

Surplus on market value.....

998,802 16

\$13,927,791 84

Surplus on par value, \$920,701.51.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|---|--------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$817,756 98 |
| From depositors, not including dividends credited..... | 3,648,138 17 |
| From interest on loans, deposits and investments..... | 578,985 53 |
| From rents from banking house..... | 18,265 51 |
| From rents from other real estate..... | 3,051 22 |
| From mortgages..... | 237,750 00 |
| From redemption of stocks and bonds..... | 259,780 91 |
| From real estate sold..... | 4,200 00 |

From all other sources, viz.:

| | | |
|---|------------|------------------------------|
| New York State judgments redeemed..... | \$4,806 78 | |
| Appraisal fees refunded..... | 628 00 | |
| Insurance premium advanced, refunded..... | 1 68 | |
| | | <u>\$5,434 46</u> |
| | | <u><u>\$5,571,362 78</u></u> |

PAYMENTS

| | | |
|---|----------------|------------------------------|
| To depositors, including dividends paid to them..... | \$2,992,810 04 | |
| For loans on bonds and mortgages..... | 877,500 00 | |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$761,000)..... | 766,273 02 | |
| For interest (other than dividend payments to depositors)..... | 6,719 02 | |
| For current expenses of the bank, viz.: | | |
| For salaries..... | \$19,468 34 | |
| For taxes: Banking house, \$8,019.32; surplus, \$8,198.43 | 16,217 75 | |
| For expenses, except taxes, of banking house: | | |
| Repairs..... | 1,134 80 | |
| Insurance..... | 277 08 | |
| Other..... | 9,225 73 | |
| For expenses of other real estate, viz.: | | |
| Repairs..... | 1,598 38 | |
| Insurance..... | 143 80 | |
| Taxes..... | 723,90 | |
| Other..... | 1,283 39 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 4,561 18 | |
| | | <u>54,634 33</u> |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 3,875 48 | |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 869,550 89 | |
| | | <u><u>\$5,571,362 78</u></u> |

STATISTICAL INFORMATION

| | | |
|--|----------------|-------------------|
| Number of open accounts January 1, 1917..... | 21,170 | |
| Number of accounts opened or reopened during the year..... | 3,524 | |
| Number of accounts closed during the year..... | 2,635 | |
| Amount deposited during the year, not including dividends credited for that period..... | \$3,646,138 17 | |
| Amount withdrawn during the year..... | 2,992,810 04 | |
| Amount of dividends credited and paid for the year, viz.: | | |
| July 1, 1916..... | \$227,632 15 | |
| January 1, 1917..... | 238,760 61 | |
| | | <u>466,392 76</u> |
| Average amount of each account January 1, 1917..... | 610 72 | |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 | |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 | |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$602,754 29 | |
| Total expenses of the bank for the year 1916..... | 57,134 38 | |
| Dividends paid to depositors for the year 1916..... | 466,392 76 | |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 79,227 20 | |

46. GERMAN SAVINGS BANK OF BROOKLYN, BROOKLYN

[531 Broadway; incorporated 1886]

CHARLES FROEB, President.

J. A. MOLLENHAUER, Vice-Pres.

AUGUST C. SCHARMANN, Vice-Pres.

HENRY STUMPF, Secretary.

TRUSTEES

THEO. ENGELHARDT,
J. A. MOLLENHAUER,
CHARLES FROEB,
A. C. SCHARMANN,
HENRY C. DECK,

JOHN R. THOMPSON,
J. M. OTTO,
GEORGE B. GOODWIN,
J. H. SCHUMANN,
HENRY STUMPF,

JOSEPH HUBER,
LOUIS ZOELLNER,
JOHN PROBST,
FREDERICK WEISBROD,
WILLIAM K. DICK.

FINANCIAL**RESOURCES**

Bonds and mortgages.....\$12,961,187 00
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|-----------------------------|-----------------------|-----------------------|---------------------------|
| State of California..... | \$32,000 00 | \$31,956 22 | \$32,320 00 |
| State of Idaho..... | 21,000 00 | 21,173 20 | 21,690 00 |
| State of Louisiana..... | 10,000 00 | 10,591 73 | 10,600 00 |
| State of Mississippi..... | 68,000 00 | 69,776 07 | 69,715 00 |
| State of Oklahoma..... | 20,000 00 | 20,495 06 | 20,600 00 |
| State of Utah..... | 44,000 00 | 48,655 20 | 49,280 00 |
| Cities in other States..... | 2,917,818 09 | 3,047,861 32 | 3,016,237 06 |
| Cities in this State..... | 2,741,692 12 | 2,836,771 28 | 2,759,466 40 |
| Counties in this State..... | 118,000 00 | 124,376 67 | 116,365 00 |
| Towns in this State..... | 62,000 00 | 64,716 59 | 64,990 00 |
| Railroad mortgage bonds.... | 2,597,500 00 | 2,745,321 59 | 2,693,085 00 |
| | <u>\$8,632,010 12</u> | <u>\$9,071,638 95</u> | <u>\$8,854,348 49</u> |

Banking house and lot, book value, \$70,000; cost, \$120,714.59;
actual cash value.....70,000 00
Cash on deposit in banks and trust companies.....2,025,000 00
Cash on hand.....79,954 32
Total of collectible interest.....189,158 36
Amount of all other assets, viz.: Rents accrued.....356 26
\$24,180,004 43

LIABILITIES**Amount due depositors, viz.:**

Principal.....\$21,939,106 33
Dividends credited or to be credited for the six
months ending with December 31, 1916.....402,980 32
Surplus on market value.....1,837,917 78
\$24,180,004 43

Surplus on par value, \$1,615,579.41.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

Cash on hand and in banks or trust companies January 1,
1916, before transactions of the day.....\$1,989,339 27
From depositors, not including dividends credited.....7,716,376 09
From interest on loans, deposits and investments.....1,028,308 15
From rents from banking house.....4,016 29
From mortgages.....221,725 00
From redemption of stocks and bonds.....182,584 24
From stocks and bonds sold (total par value, \$585,500).....601,239 31
From loans paid.....50,000 00

From all other sources, viz.:

| | | |
|---|-------------|------------------------|
| Redemption of judgments against State of New York | \$12,519 31 | |
| Insurance premiums advanced | \$145 50 | |
| Satisfaction pieces | 82 50 | |
| Refunds — bills paid and bonds purchased | 41 88 | |
| Sale of drinking cups and rubbish | 15 19 | |
| | | \$12,804 36 |
| | | <u>\$11,806,392 71</u> |

PAYMENTS

| | | |
|--|----------------|------------------------|
| To depositors, including dividends paid to them | \$5,379,384 57 | |
| For loans on bonds and mortgages | 1,474,482 00 | |
| For loans on stocks and bonds and other securities | 50,000 00 | |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$2,587,405) | 2,701,008 55 | |
| For interest (other than dividend payments to depositors) | 28,802 44 | |
| For current expenses of the bank, viz.: | | |
| For salaries | \$40,667 82 | |
| For taxes: Banking house, \$1,732.39; surplus, \$14,500.01 | 16,232 40 | |
| For expenses, except taxes, of banking house: | | |
| Repairs | 1,743 15 | |
| Insurance | 961 96 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house | 7,940 09 | |
| | | 67,545 42 |
| Other payments, viz.: | | |
| Insurance premiums advanced | \$145 50 | |
| To correct error in computing interest | 69 91 | |
| | | 215 41 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day | 2,104,954 32 | |
| | | <u>\$11,806,392 71</u> |

STATISTICAL INFORMATION

| | | |
|--|----------------|------------|
| Number of open accounts January 1, 1917 | 46,972 | |
| Number of accounts opened or reopened during the year | 9,276 | |
| Number of accounts closed during the year | 5,532 | |
| Amount deposited during the year, not including dividends credited for that period | \$7,716,376 09 | |
| Amount withdrawn during the year | 5,379,384 57 | |
| Amount of dividends credited and paid for the year, viz.: | | |
| July 1, 1916 | \$373,459 76 | |
| January 1, 1917 | 402,980 32 | |
| | | 776,440 08 |
| Average amount of each account January 1, 1917 | 475 65 | |
| Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate | 6 | |
| Total amount of such accounts | \$22,094 69 | |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916 | 4 | |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916 | 4 | |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts | \$1,019,195 94 | |
| Total expenses of the banks for the year 1916 | 67,545 42 | |
| Dividends paid to depositors for the year 1916 | 776,440 08 | |
| Net earnings for the year 1916 over expenses and dividends paid to depositors | 175,210 44 | |

47. THE GREATER NEW YORK SAVINGS BANK, BROOKLYN

[406 Fifth avenue; incorporated 1897]

C. J. OBERMAYER, President. WM. K. CLEVERLY, Vice-Pres.
ALEXANDER G. CALDER, Vice-Pres. WM. OBERMAYER, Secretary.

TRUSTEES

| | | |
|-----------------------|--------------------|---------------------|
| C. J. OBERMAYER, | WM. OBERMAYER, | FREDERICK W. STARR, |
| CHARLES RUSTON, | W. M. MESEROLE, | WM. W. SPENCE, |
| WILLIAM J. MAXWELL, | WM. K. CLEVERLY, | LUDWIG MERKLEIN, |
| W. F. VANDEN HOUTEN, | WALTER CRITCHLEY, | GUY LOOMIS, |
| THOMAS MURPHY, | JOHN LAMONT, | WM. D. BUCKNER, |
| ALEX. G. CALDER, | ARCHIBALD SIMPSON, | RAYMOND H. FIERO, |
| FRANK A. SELLE, | GUSTAVE HARTUNG, | HARRY M. DEMOTT, |
| MILO M. BELDING, Jr., | JOHN E. RUSTON, | ELISHA W. HINMAN. |
| H. B. MCNAIR, | | |

FINANCIAL**RESOURCES**

Bonds and mortgages..... \$3,216,650 00
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|-----------------------|-----------------------|---------------------------|
| State of New York..... | \$100,000 00 | \$106,387 00 | \$110,000 00 |
| Cities in other States..... | 738,500 00 | 772,002 04 | 775,270 00 |
| Cities in this State..... | 568,000 00 | 580,975 23 | 578,460 00 |
| Towns in this State..... | 10,000 00 | 10,060 00 | 10,400 00 |
| Villages in this State..... | 10,000 00 | 10,711 00 | 10,420 00 |
| School districts in this State | 16,560 00 | 17,074 06 | 16,960 00 |
| | <u>\$1,441,000 00</u> | <u>\$1,496,209 31</u> | <u>\$1,501,500 00</u> |
| | | | 1,501,500 00 |

Cash on deposit in banks or trust companies..... 451,519 49

Cash on hand..... 28,375 95

Total of collectible interest..... 49,594 32

\$5,247,639 76

LIABILITIES

Amount due depositors, viz.:

Principal \$4,922,220 68

Dividends credited or to be credited for the six
months ending December 31, 1916..... 85,528 74

\$5,007,749 42

Surplus on market value..... 239,890 34

\$5,247,639 76

Surplus on par value, \$179,390.34.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|--|--------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$421,726 27 |
| From depositors, not including dividends credited..... | 2,535,098 05 |
| From interest on loans, deposits and investments..... | 216,109 17 |
| From rents from other real estate..... | 1,606 13 |
| From mortgages..... | 168,250 00 |
| From redemption of stocks and bonds..... | 500 00 |
| From stocks and bonds sold (total par value, \$29,500)..... | 29,256 89 |
| From real estate sold..... | 23,750 00 |
| From all other sources, viz.: | |

Nickel plated banks lost and paid for..... \$12 00

Cash over 99 19

111 19

\$3,396,407 70

PAYMENTS

| | |
|---|-----------------------|
| To depositors, including dividends paid to them..... | \$1,660,865 34 |
| For loans on bonds and mortgages..... | 864,300 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$334,000)..... | 357,973 25 |
| For interest (other than dividend payments to depositors)... | 4,325 08 |
| For current expenses of the bank, viz.: | |
| For salaries | \$16,666 00 |
| For taxes: Surplus, \$1,496.62..... | 1,496 62 |
| For expenses, except taxes, of banking house: | |
| Repairs | 145 32 |
| Insurance | 57 50 |
| For rent of banking rooms..... | 2,300 00 |
| For expenses of other real estate, viz.: | |
| Repairs | 426 81 |
| Insurance | 64 22 |
| Taxes | 358 38 |
| Other | 453 86 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 6,049 88 |
| | 29,048 59 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 479,895 44 |
| | <u>\$3,396,407 70</u> |

STATISTICAL INFORMATION

| | |
|--|------------------|
| Number of open accounts January 1, 1917..... | 19,239 |
| Number of accounts opened or reopened during the year..... | 6,057 |
| Number of accounts closed during the year..... | 3,417 |
| Amount deposited during the year, not including dividends credited for that period..... | \$2,535,098 05 |
| Amount withdrawn during the year..... | 1,660,865 34 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$77,131 43 |
| January 1, 1917..... | 86,528 74 |
| | 162,660 17 |
| Average amount of each account January 1, 1917..... | 260 29 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$223,703 17 |
| Total expenses of the bank for the year 1916..... | 29,738 71 |
| Dividends paid to depositors for the year 1916..... | 162,660 17 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <u>31,304 29</u> |

47. THE GREEN POINT SAVINGS BANK, BROOKLYN

[807 Manhattan avenue; incorporated 1868]

EPHRAIM A. WALKER, President.
C. H. REYNOLDS, Vice-President.
D. A. MANSON, Vice-President.

GEORGE W. FELTER, Secretary.
FRANK S. HARLOW, Asst. Secretary.

TRUSTEES

EPHRAIM A. WALKER,
PETER BURDEN,
HENRY DUCKER,
DONALD A. MANSON,

LEWIS JURGENS,
JAS. A. McCAFFERTY,
GEORGE W. FELTER,
CHAS. H. REYNOLDS,
DAVID MARTIN.

FRANK S. HARLOW,
WILLIAM B. CATER,
GEORGE H. PERRY,
FREDERICK W. SMITH,

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$5,774,000 00

Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|---|-----------------------|-----------------------|---------------------------|
| State of Oklahoma..... | \$70,000 00 | \$70,654 62 | \$72,100 00 |
| State of Tennessee..... | 150,000 00 | 154,538 00 | 164,500 00 |
| State of Idaho..... | 25,000 00 | 25,492 50 | 26,000 00 |
| State of California..... | 84,000 00 | 85,967 86 | 87,950 00 |
| Cities in other States..... | 1,275,000 00 | 1,309,789 05 | 1,319,010 00 |
| Cities in this State..... | 1,145,900 00 | 1,169,469 49 | 1,156,009 25 |
| Counties in this State..... | 370,000 00 | 397,680 13 | 365,650 00 |
| Towns in this State..... | 54,000 00 | 54,479 24 | 55,080 00 |
| Railroad mortgage bonds..... | 1,131,000 00 | 1,099,408 40 | 1,006,640 00 |
| | <u>\$4,304,900 00</u> | <u>\$4,367,469 29</u> | <u>\$4,252,939 25</u> |
| | | | 4,252,939 25 |
| Banking house and lot, book value, \$125,000; cost, \$169,227.76; actual cash value..... | | | 125,000 00 |
| Other real estate, book value, \$26,837.74; cost, \$26,837.74; actual cash value..... | | | 26,837 74 |
| Cash on deposit in banks or trust companies..... | | | 883,521 84 |
| Cash on hand | | | 51,495 06 |
| Total of collectible interest..... | | | 91,454 76 |
| | | | <u>\$11,205,248 65</u> |

LIABILITIES

Amount due depositors, viz.:

| | |
|---|------------------------|
| Principal | \$9,911,982 94 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 190,722 11 |
| | <u>\$10,092,705 05</u> |
| Expenses incurred, but unpaid: Accrued taxes on surplus.. | 5,100 00 |
| Surplus on market value..... | 1,107,443 60 |
| | <u>\$11,205,248 65</u> |
| Surplus on par value, \$1,159,404.35. | |

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|--|-----------------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$843,396 14 |
| From depositors, not including dividends credited..... | 3,253,186 24 |
| From interest on loans, deposits and investments..... | 476,074 84 |
| From rents from other real estate..... | 444 23 |
| From mortgages | 96,025 00 |
| From redemption of stocks and bonds..... | 165,600 00 |
| From stocks and bonds sold (total par value, \$50,000)..... | 47,812 50 |
| From real estate sold..... | 6,000 00 |
| From all other sources, viz.: Redemption of judgment against State of New York..... | 13,470 09 |
| | <u>\$4,902,009 09</u> |

PAYMENTS

| | |
|---|-----------------------|
| To depositors, including dividends paid to them..... | \$2,346,889 68 |
| For loans on bonds and mortgages..... | 789,925 00 |
| For loans on stocks and bonds and other securities..... | 758,949 63 |
| For interest (other than dividend payments to depositors)... | 7,116 05 |
| For current expenses of the bank, viz.: | |
| For salaries | \$38,406 00 |
| For taxes: Banking house, \$2,583.10; surplus, \$9,773.16 | 12,356 26 |
| For expenses, except taxes, of banking house: | |
| Repairs | 425 16 |
| Insurance | 56 96 |
| For expenses of other real estate, viz.: | |
| Repairs. | 342 37 |
| Insurance | 18 32 |
| Taxes | 373 63 |
| Other | 4,342 23 |
| | 56,320 93 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 2,919 72 |
| Other payments, viz.: Repairs to real estate taken in fore- closure | 4,871 18 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 935,016 80 |
| | <u>\$4,902,009 09</u> |

STATISTICAL INFORMATION

| | |
|---|------------------|
| Number of open accounts January 1, 1917..... | 20,324 |
| Number of accounts opened or reopened during the year..... | 4,604 |
| Number of accounts closed during the year..... | 2,832 |
| Amount deposited during the year, not including dividends credited for that period..... | \$3,253,186 24 |
| Amount withdrawn during the year..... | 2,346,889 68 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$169,653 40 |
| January 1, 1917..... | 180,722 11 |
| | 350,275 51 |
| Average amount of each account January 1, 1917..... | 496 59 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$480,792 59 |
| Total expenses of the bank for the year 1916..... | 57,694 68 |
| Dividends paid to depositors for the year 1916..... | 350,275 51 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <u>72,822 40</u> |

49. HAMBURG SAVINGS BANK, BROOKLYN

[1451 Myrtle avenue; incorporated 1906]

DAVID ENGEL, President.**ROBERT E. MOFFETT, Vice-Pres.****NICHOLAS A. STEMMERMAN, Vice-Pres.****GEO. C. UNBESCHIEDEN, Secretary.****TRUSTEES****DAVID ENGEL,
N. A. STEMMERMAN,
H. L. SCHELLING,
HENRY C. BOHACK,
ALBERT L. LEVI,****THEODORE C. EPPIG,
H. J. HOLTERMANN,
CHAS. AICHMANN,
ERNEST A. FLEISCHER,
OTTO SPANGENBERG,****ROBERT E. MOFFETT,
W. P. BOGGS,
HENRY F. WAGNER,
F. AUGUST SCHURMANN,
GEO. C. UNBESCHIEDEN.****FINANCIAL
RESOURCES****Bonds and mortgages..... \$1,362,550 00****Stock and bond investments, viz.:**

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|----------------------|--------------------------|-----------------------------------|
| State of New Mexico..... | \$15,000 00 | \$16,291 33 | \$16,500 00 |
| Cities in other States..... | 77,400 00 | 79,807 59 | 80,836 00 |
| Cities in this State..... | 255,333 36 | 255,361 00 | 260,716 69 |
| Towns in this State..... | 35,500 00 | 36,432 39 | 36,616 00 |
| Villages in this State..... | 123,220 00 | 125,927 60 | 127,914 60 |
| School districts in this State | 62,750 00 | 65,212 35 | 65,181 00 |
| Railroad mortgage bonds.... | 59,000 00 | 56,208 76 | 53,180 00 |
| | <u>\$628,208 36</u> | <u>\$635,241 62</u> | <u>\$640,823 29</u> |

640,823 29**Cash on deposit in banks or trust companies.....****237,205 09****Cash on hand.....****8,002 17****Total of collectible interest.....****16,571 17****\$2,265,151 72****LIABILITIES****Amount due depositors, viz.:****Principal \$2,158,714 65****Dividends credited or to be credited for the six
months ending with December 31, 1916..... 38,439 18****\$2,197,153 83****Surplus on market value.....****67,997 89****\$2,265,151 72****Surplus on par value, \$55,377.96.****CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS****Cash on hand and in banks or trust companies January 1,
1916, before transactions of the day.....****\$185,223 31****From depositors, not including dividends credited.....****1,004,995 60****From interest on loans, deposits and investments.....****92,286 37****From mortgages.....****23,350 00****From redemption of stocks and bonds.....****37,136 67****From stocks and bonds sold (total par value, \$41,000).....****43,875 00****From all other sources, viz.: Redemption of judgments
against State of New York.....****4,937 63****\$1,391,804 58**

PAYMENTS

| | |
|--|-----------------------|
| To depositors, including dividends paid to them..... | \$639,648 65 |
| For loans on bonds and mortgages..... | 242,800 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, (\$241,040)..... | 251,953 79 |
| For interest (other than dividend payments to depositors)... | 3,088 97 |
| For current expenses of the bank, viz.: | |
| For salaries | \$4,520 00 |
| For taxes: Banking house, \$535.36; surplus, \$305.14.. | 840 50 |
| For expenses, except taxes, of banking house: | |
| Repairs | 32 99 |
| For rent of banking rooms..... | 1,500 00 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 2,212 42 |
| | 9,105 91 |
| Cash on hand and in banks and trust companies December 31, 1916, after transactions of the day..... | 245,207 26 |
| | <u>\$1,391,804 58</u> |

STATISTICAL INFORMATION

| | |
|--|------------------|
| Number of open accounts January 1, 1917..... | 7,898 |
| Number of accounts opened or reopened during the year..... | 2,142 |
| Number of accounts closed during the year..... | 1,018 |
| Amount deposited during the year, not including dividends credited for that period..... | \$1,004,995 60 |
| Amount withdrawn during the year..... | 639,648 65 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$34,326 25 |
| January 1, 1917..... | 38,439 18 |
| | 72,765 43 |
| Average amount of each account January 1, 1917..... | 278 19 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$94,894 30 |
| Total expenses of the bank for the year 1916..... | 9,105 91 |
| Dividends paid to depositors for the year 1916..... | 72,765 43 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <u>13,022 96</u> |

50. HOME SAVINGS BANK, BROOKLYN

[804 Manhattan avenue; incorporated 1906]

MARSHALL W. GLEASON, President.
LOUIS STERN, Vice-President.JOHN W. BURR, Vice-President.
V. M. POWELL, Cashier.**TRUSTEES**M. W. GLEASON,
JOHN W. BURR,
HARRY A. JEWELL,
MORRIS SALZMAN,
LOUIS STERN,OSCAR A. BOCH,
CHAS. F. BALL,
CHAS. W. GRIFFIN,
EDGAR H. HAZELWOOD,
EDWIN J. SUTPHIN.THOMAS F. KELLY,
J. R. HAZELWOOD,
M. H. CAVANAUGH,
GEORGE H. ROWE.**FINANCIAL
RESOURCES**Bonds and mortgages..... \$402 500 00
Stock and bond investments, viz:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|---------------------|---------------------|---------------------------|
| Cities in other States..... | \$87,500 00 | \$69,677 63 | \$70,800 00 |
| Cities in this State..... | 16,300 00 | 16,696 01 | 16,880 00 |
| Counties in this State..... | 15,000 00 | 15,000 00 | 15,350 00 |
| Towns in this State..... | 8,250 00 | 8,408 80 | 8,385 00 |
| Villages in this State..... | 34,700 00 | 36,001 64 | 36,340 00 |
| School districts in this State | 32,800 00 | 34,068 17 | 34,152 00 |
| | <u>\$174,550 00</u> | <u>\$179,852 25</u> | <u>\$181,907 00</u> |

181,907 00

Cash on deposit in banks or trust companies..... 55,368 85

Cash on hand..... 2,438 72

Total of collectible interest..... 5,345 13

Amount of all other assets, viz: Vaults, furniture and
fixtures 3,000 00\$650,559 70**LIABILITIES**

Amount due depositors, viz:

| | |
|--|--------------|
| Principal | \$617,458 98 |
| .. Dividends credited or to be credited for the six months ending with December 31, 1916..... | 11,170 11 |

\$628,629 09

Surplus on market value..... 21,930 61

\$650,559 70

Surplus on par value, \$14,573.61.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|--|---------------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$52,986 10 |
| From depositors, not including dividends credited..... | 288,760 01 |
| From interest on loans, deposits and investments..... | 29,601 53 |
| From mortgages..... | 10,000 00 |
| From redemption of stocks and bonds..... | 9,250 00 |
| From stocks and bonds sold (total par value, \$33,750)..... | 35,694 21 |
| From all other sources, viz.: Profit on bonds sold..... | 365 29 |
| | <u>\$426,657 14</u> |

PAYMENTS

| | |
|--|--------------|
| To depositors, including dividends paid to them..... | \$226,285 13 |
| For loans on bonds and mortgages..... | 64,800 00 |
| For stocks and bonds purchased, including premiums, commis- sions, etc., (total par value, \$68,200)..... | 70,855 39 |

| | |
|--|---------------------|
| For interest (other than dividend payments to depositors)... | \$860 12 |
| For current expenses of the bank, viz.: | |
| For salaries | \$3,700 00 |
| For taxes: Surplus, \$8.56..... | 8 56 |
| For expenses, except taxes, of banking house: | |
| Other | 272 73 |
| For rent of banking rooms | 1,400 00 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house,... | 657 92 |
| | 6,039 21 |
| Other payments, viz.: Interest to depositor..... | 9 72 |
| Cash on hand and in banks and trust companies December 31, 1916, after transactions of the day..... | 57,807 57 |
| | <u>\$426,657 14</u> |

STATISTICAL INFORMATION

| | |
|---|-----------------|
| Number of open accounts January 1, 1917..... | 2,568 |
| Number of accounts opened or reopened during the year..... | 768 |
| Number of accounts closed during the year..... | 556 |
| Amount deposited during the year, not including dividends credited for that period..... | \$288,760 01 |
| Amount withdrawn during the year..... | 226,285 13 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$10,326 78 |
| January 1, 1917..... | 11,170 11 |
| Paid but not credited..... | 9 72 |
| | 21,506 61 |
| Average amount of each account January 1, 1917..... | 244 79 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$30,050 88 |
| Total expenses of the bank for the year 1916..... | 6,039 21 |
| Dividends paid to depositors for the year 1916..... | 21,506 61 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <u>2,505 06</u> |

51. THE KINGS COUNTY SAVINGS INSTITUTION, BROOKLYN

[135 Broadway, corner Bedford avenue; incorporated 1880]

HUBERT G. TAYLOR, President.
 ALFRED HODGES, Vice-President.
 J. CARLISLE LOUDON, Vice-Pres.

JOHN S. McKEON, Secretary.
 JACOB HENTZ, Cashier.
 MARTIN MULLER, Asst. Cashier.

TRUSTEES

ROBERT LIPTROTT,
 EDWARD MCGARVEY,
 HUBERT G. TAYLOR,
 JACOB C. KLINCK,
 ALFRED HODGES,

AUGUSTUS P. DAY,
 WALTER MATHISON,
 WILLIAM C. CARRICK,
 J. CARLISLE LOUDON,

C. E. DONNELLO,
 W. WINTHROP TAYLOR,
 S. A. COYKENDALL,
 JAS. R. BRENNAN,
 CHAS. F. TUTTLE.

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$6,401,875 00
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value | |
|--|-----------------------|-----------------------|---------------------------|-------------------------------|
| State of California..... | \$75,000 00 | \$73,635 25 | \$75,500 00 | |
| Cities in other States..... | 1,325,000 00 | 1,378,088 80 | 1,388,845 00 | |
| Cities in this State..... | 1,557,500 00 | 1,604,152 11 | 1,559,955 50 | |
| Counties in this State..... | 63,533 47 | 68,982 62 | 65,204 13 | |
| Villages in this State..... | 153,000 00 | 159,671 47 | 163,760 00 | |
| School districts in this State | 88,000 00 | 89,477 62 | 89,420 00 | |
| Railroad mortgage bonds.... | 3,558,000 00 | 3,753,104 80 | 3,464,410 00 | |
| | <u>\$6,821,033 47</u> | <u>\$7,127,112 67</u> | <u>\$6,803,084 63</u> | 6,803,084 63 |
| Banking house and lot, book value, \$50,000; cost, \$142,637; actual cash value..... | | | | 50,000 00 |
| Other real estate, book value, \$188,137.62; cost, \$188,137.62; actual cash value..... | | | | 188,137 62 |
| Cash on deposit in banks or trust companies..... | | | | 1,280,671 50 |
| Cash on hand..... | | | | 34,029 93 |
| Total of collectible interest..... | | | | 126,111 46 |
| | | | | <u><u>\$14,883,920 14</u></u> |

LIABILITIES

Amount due depositors, viz.:

| | | |
|---|------------------------|-------------------------------|
| Principal..... | \$13,452,677 54 | |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 258,412 82 | |
| | <u>\$13,711,090 36</u> | |
| Surplus on market value..... | | 1,172,829 78 |
| | | <u><u>\$14,883,920 14</u></u> |
| Surplus on par value, \$1,190,768.62. | | |

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|--|----------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$1,034,119 95 |
| From depositors, not including dividends credited..... | 2,517,401 30 |
| From interest on loans, deposits and investments..... | 638,776 86 |
| From rents from banking house..... | 770 00 |
| From rents from other real estate..... | 11,737 72 |
| From mortgages..... | 134,175 00 |
| From redemption of stocks and bonds..... | 390,200 00 |
| From stocks and bonds sold (total par value, \$300,000)..... | 276,509 35 |
| From real estate sold..... | 22,750 00 |

From all other sources, viz.:

| | | |
|--|----------|-----------------------|
| Insurance premium advanced — refunded..... | \$45 00 | |
| Deposit for fire loss..... | 1,629 00 | |
| Refund — fire insurance premium..... | 8 45 | |
| | | <u>\$1,682 45</u> |
| | | <u>\$5,028,122 63</u> |

PAYMENTS

| | | |
|---|----------------|-----------------------|
| To depositors, including dividends paid to them..... | \$2,391,054 59 | |
| For loans on bonds and mortgages..... | 233,700 00 | |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,006,000)..... | 987,959 37 | |
| For interest (other than dividend payments to depositors)... | 9,682 98 | |
| For current expenses of the bank, viz.: | | |
| For salaries..... | \$38,098 33 | |
| For taxes: Banking house, \$1,455.44; surplus, \$8,747.68 | 10,208 12 | |
| For expenses, except taxes, of banking house: | | |
| Repairs..... | 65 26 | |
| Insurance..... | 1,015 14 | |
| For expenses of other real estate, viz.: | | |
| Repairs..... | 3,180 76 | |
| Insurance..... | 480 46 | |
| Taxes..... | 4,347 35 | |
| Other..... | 2,250 91 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 5,148 09 | |
| | | 64,769 42 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | | 22,500 00 |
| Other payments, viz.: | | |
| Foreclosure expenses and taxes..... | \$1,822 84 | |
| Commission — sale of real estate..... | 283 00 | |
| Insurance premium advanced..... | 20 00 | |
| Deposit for fire loss returned..... | 1,629 00 | |
| | | 3,754 84 |
| Cash on hand and in banks and trust companies December 31, 1916, after transactions of the day..... | | 1,314,701 43 |
| | | <u>\$5,028,122 63</u> |

STATISTICAL INFORMATION

| | |
|--|----------------|
| Number of open accounts January 1, 1917..... | 14,464 |
| Number of accounts opened or reopened during the year.... | 1,528 |
| Number of accounts closed during the year..... | 1,272 |
| Amount deposited during the year, not including dividends credited for that period..... | \$2,517,401 30 |
| Amount withdrawn during the year..... | 2,391,054 59 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$251,520 71 |
| January 1, 1917..... | 258,412 82 |
| | 509,933 53 |
| Average amount of each account January 1, 1917..... | 947 94 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$640,539 53 |
| Total expenses of the bank for the year 1916..... | 64,769 42 |
| Dividends paid to depositors for the year 1916..... | 509,933 53 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 65,836 58 |

52. PRUDENTIAL SAVINGS BANK, BROOKLYN

[Broadway and Vernon avenue; incorporated 1908]

DIETRICH W. KAATZE, President.

LEWIS C. GEHRING, Treasurer.

JOHN AUER, Sr., Vice-President.

HOLLIS H. SEARLES, Cashier.

JOHN H. SCANNELL, Vice-President.

LOUIS P. BUCK, Assistant Cashier.

TRUSTEES

DIETRICH W. KAATZE,
JOHN AUER, Sr.,
JOHN H. SCHANNELL,
HERBERT A. O'BRIEN,
FRANCIS B. MULLIN,
HOLLIS H. SEARLES,
LOUIS P. BUCK,

CHARLES WISSMAN,
B. P. VAN BENTHUYSEN,
ALFRED E. PECK,
MANASSEH MILLER,
AUGUST HASENFLUG,
CHAS. VOLLMER,

ROBERT W. MARTIN,
WM. J. ELLIOTT,
JOS. VOLLMER,
WM. H. FRANK,
THOS. H. IRELAND,
GEORGE P. BUSCH,
LEWIS C. GEHRING.

FINANCIAL**RESOURCES**

Bonds and mortgages..... \$1,842,100 00

Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|-----------------------------|--------------|------------------|---------------------------|
| State of Oklahoma..... | \$10,800 00 | \$10,883 41 | \$11,124 00 |
| Cities in other States..... | 169,000 00 | 177,057 65 | 179,680 00 |
| Cities in this State..... | 44,611 32 | 44,694 65 | 45,922 06 |
| Towns in this State..... | 97,950 00 | 102,932 69 | 104,792 50 |
| Villages in this State..... | 172,915 72 | 175,538 05 | 178,893 95 |
| Railroad mortgage bonds.... | 299,000 00 | 297,654 53 | 299,510 00 |

| | | |
|--------------|--------------|--------------|
| \$794,277 04 | \$808,760 98 | \$819,923 11 |
|--------------|--------------|--------------|

819,923 11

Other real estate, book value, \$49,572.93; cost, \$49,572.93;
actual cash value.....

49,572 93

Cash on deposit in banks or trust companies.....

264,968 54

Cash on hand.....

29,889 94

Total of collectible interest.....

23,500 97

Amount of all other assets, viz.: Interest accrued on land
contract.....

238 25

\$3,030,193 74**LIABILITIES**

Amount due depositors, viz.:

Principal..... \$2,884,001 47

Dividends credited or to be credited for the six
months ending with December 31, 1916.....

51,106 99

\$2,935,108 46Other liabilities, viz.: Deposit on account of real estate sold
on contract.....

1,225 00

Surplus on market value.....

93,860 28

\$3,030,193 74

Surplus on par value, \$68,214.21.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|--|--------------|
| Cash on hand and in banks or trust companies January 1, before transactions of the day..... | \$248,412 39 |
| From depositors, not including dividends credited..... | 1,328,366 33 |
| From interest on loans, deposits and investments..... | 136,555 60 |
| From rents from other real estate..... | 2,264 50 |
| From mortgages..... | 56,125 00 |
| From redemption of stocks and bonds..... | 36,203 31 |
| From stocks and bonds sold (total par value, \$45,500)..... | 46,943 92 |
| From loans paid..... | 1,085 00 |
| From real estate sold..... | 4,299 53 |

From all other sources, viz.:

| | | |
|---|------------|-------------------|
| Redemption — New York State canal claims..... | \$4,864 92 | |
| Exchange and telephone..... | 7 28 | |
| Profit on bonds sold..... | 497 64 | |
| Profit on real estate sold..... | 47 | |
| Insurance premium advanced — repaid..... | 62 85 | |
| From receiver of foreclosed real estate..... | 228 75 | |
| Deposit on real estate sold..... | 1,225 00 | |
| Interest credited but not paid..... | 3 50 | |
| | | <u>\$6,890 41</u> |

\$1,867,145 99

PAYMENTS

| | |
|---|--------------|
| To depositors, including dividends paid to them..... | \$838,627 17 |
| For loans on bonds and mortgages..... | 415,550 00 |
| For loans on stocks and bonds and other securities..... | 1,085 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$260,000)..... | 267,306 55 |
| For interest (other than dividend payments to depositors)... | 2,974 63 |
| For current expenses of the bank, viz.: | |

| | |
|--|------------|
| For salaries..... | \$7,470 00 |
| For taxes: Surplus..... | 546 30 |
| For expenses, except taxes, of banking house: | |
| Repairs..... | 113 75 |
| Insurance..... | 88 45 |
| Other..... | 675 72 |
| For rent of banking rooms..... | 7,200 00 |
| For expenses of other real estate, viz.: | |
| Repairs..... | 610 28 |
| Insurance..... | 45 69 |
| Taxes..... | 471 91 |
| Other..... | 281 60 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 1,540 87 |

19,044 57

| | |
|--|-----------|
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 22,541 04 |
| Other payments viz.: | |

| | |
|---|----------|
| Paid on account of organization and interest..... | 5,035 70 |
| Insurance premium advanced..... | 62 85 |

5,158 55

| | |
|---|------------|
| Cash on hand and in banks and trust companies December 31, 1916, after transactions of the day..... | 294,858 48 |
|---|------------|

\$1,867,145 99

STATISTICAL INFORMATION

| | |
|--|------------------|
| Number of open accounts January 1, 1917..... | 8,147 |
| Number of accounts opened or reopened during the year..... | 2,433 |
| Number of accounts closed during the year..... | 1,073 |
| Amount deposited during the year, not including dividends credited for that period..... | \$1,328,366 33 |
| Amount withdrawn during the year..... | 838,627 17 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$46,003 42 |
| January 1, 1917..... | 51,106 99 |
| | <u>97,110 41</u> |
| Average amount of each account January 1, 1917..... | 323 07 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$139,892 80 |
| Total expenses of the bank for the year 1916..... | 19,044 57 |
| Dividends paid to depositors for the year 1916..... | 97,110 41 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <u>23,737 82</u> |

53. THE SOUTH BROOKLYN SAVINGS INSTITUTION, BROOKLYN

[160-162 Atlantic avenue; incorporated 1889]

WILLIAM J. COOMBS, President. C. S. DUNNING, Treasurer.
 WALTER M. AIKMAN, Vice-President. JACOB STEINER, Comptroller.
 ALBRO J. NEWTON, Vice-President. BERNARD A. BURGER, Secretary.
 JOHN J. PIERREPONT, Vice-President

TRUSTEES

WALTER M. AIKMAN, ARTHUR M. HATCH, JOSEPH H. SUTPHIN,
 CHARLES A. BOODY, PERCY S. MALLETT, HENRY N. WHITNEY,
 JOSEPH E. BROWN, EDGAR McDONALD, WILLIAM H. CARY,
 WILLIAM J. COOMBS, ALBRO J. NEWTON, D. IRVING MEAD,
 ISAAC H. CARY, WILLIAM L. NEWTON, ARNOLD W. SHERMAN,
 CHARLES B. DENNY, JOHN J. PIERREPONT, BERNARD A. BURGER,
 CLARENCE S. DUNNING, ROBT. L. PIERREPONT, JOSIAH O. LOW,
 J. WARREN GREEN, JACOB STEINER, HIRAM R. STEELE,
 J. MORTON HALSTEAD, JOSEPH W. GREENE, Jr.

FINANCIAL**RESOURCES**

Bonds and mortgages.....\$11,583,560 00
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | <i>Par value</i> | <i>Original cost</i> | <i>Estimated market value</i> |
|--------------------------------|------------------------|------------------------|-------------------------------|
| State of New York..... | \$400,000 00 | \$415,562 50 | \$427,000 00 |
| State of Maryland..... | 275,000 00 | 274,425 00 | 275,750 00 |
| State of Missouri..... | 110,000 00 | 107,346 02 | 109,790 00 |
| State of Tennessee..... | 200,000 00 | 199,625 76 | 201,900 00 |
| Cities in other States..... | 3,033,420 00 | 3,134,111 87 | 3,097,492 40 |
| Cities in this State..... | 5,193,800 00 | 5,346,161 96 | 5,233,088 50 |
| Counties in this State..... | 446,500 00 | 460,063 48 | 451,755 00 |
| Towns in this State..... | 19,000 00 | 19,997 50 | 19,000 00 |
| Villages in this State..... | 125,000 00 | 129,363 80 | 129,100 00 |
| School districts in this State | 39,000 00 | 40,499 45 | 40,530 00 |
| Railroad mortgage bonds.... | 4,696,500 00 | 4,935,678 11 | 4,284,980 00 |
| | <u>\$14,538,220 00</u> | <u>\$15,062,825 45</u> | <u>\$14,270,335 90</u> |

Banking house and lot, book value, \$75,000; cost, \$198,000,
 actual cash value..... 75,000 00
 Other real estate, book value, \$242,750; cost, \$262,750.30;
 actual cash value..... 242,750 00
 Cash on deposit in banks or trust companies..... 1,940,173 54
 Cash on hand..... 77,025 30
 Total of collectible interest..... 339,317 95
 \$28,528,162 69

LIABILITIES**Amount due depositors, viz.:**

Principal.....\$24,720,205 68
 Dividends credited or to be credited for the six
 months ending with December 31, 1916..... 467,248 11
 \$25,187,453 74
 Surplus on market value..... 3,340,708 95
 \$28,528,162 69

Surplus on par value, \$3,608,593.05.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

Cash on hand and in banks or trust companies January 1,
 1916, before transactions of the day..... \$2,729,665 49
 From depositors, not including dividends credited..... 5,730,055 03
 From interest on loans, deposits and investments..... 1,189,971 97
 From rents from banking house..... 962 00

| | |
|--|------------------------|
| From rents from other real estate..... | \$18,387 55 |
| From mortgages..... | 573,590 00 |
| From redemption of stocks and bonds..... | 627,950 00 |
| From real estate sold..... | 4,500 00 |
| From all other sources, viz.: | |
| Cash over (teller's)..... | \$145 00 |
| Profit on sale of other real estate..... | 500 00 |
| Deposit forfeited—land contract..... | 150 00 |
| | <u>795 00</u> |
| | <u>\$10,875,877 04</u> |

PAYMENTS

| | |
|---|------------------------|
| To depositors, including dividends paid to them..... | \$4,995,351 42 |
| For loans on bonds and mortgages..... | 261,350 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$3,396,300)..... | 3,454,876 21 |
| For interest (other than dividend payments to depositors)... | 26,927 68 |
| For current expenses of the bank, viz.: | |
| For salaries..... | \$58,300 00 |
| For taxes: Banking house, \$1,556.38; surplus, \$27,411.47 | 28,977 85 |
| For expenses, except taxes, of banking house: | |
| Repairs..... | 700 61 |
| Other..... | 4,208 56 |
| For expenses of other real estate, viz.: | |
| Repairs..... | 5,546 00 |
| Insurance..... | 358 49 |
| Taxes..... | 6,064 98 |
| Other..... | 1,930 80 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 9,748 36 |
| | <u>115,835 74</u> |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 4,119 35 |
| Other payments, viz.: | |
| Fire insurance, paid..... | \$12 30 |
| Cash short (teller's)..... | 205 00 |
| | <u>217 80</u> |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 2,017,198 84 |
| | <u>\$10,875,877 04</u> |

STATISTICAL INFORMATION

| | |
|--|-------------------|
| Number of open accounts January 1, 1917..... | 37,643 |
| Number of accounts opened or reopened during the year..... | 6,689 |
| Number of accounts closed during the year..... | 5,142 |
| Amount deposited during the year, not including dividends credited for that period..... | \$5,730,055 03 |
| Amount withdrawn during the year..... | 4,905,351 42 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$450,654 73 |
| January 1, 1917..... | 467,248 11 |
| | <u>917,902 84</u> |
| Average amount of each account January 1, 1917..... | 669 11 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$1,205,415 58 |
| Total expenses of the bank for the year 1916..... | 134,760 95 |
| Dividends paid to depositors for the year 1916..... | 917,902 84 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <u>152,751 79</u> |

54. SUMNER SAVINGS BANK, BROOKLYN

[12 Graham avenue; incorporated 1906]

ARTHUR S. SOMERS, President. NATHAN S. JONAS, Vice-President.
 GEORGE FREIFELD, Vice-President. WALLACE L. CONNER, Secretary.

TRUSTEES

| | | |
|---------------------|--------------------|----------------------|
| GEORGE FREIFELD, | HENRY NEWMAN. | WALTER GRETSCH, |
| NATHAN S. JONAS, | HENRY ROTH, | JOHN B. PECK. |
| RALPH JONAS, | ARTHUR S. SOMERS, | JOHN D. H. SCHULZ. |
| EDWARD LAZANSKY, | VICTOR B. WOLF, | EUGENE T. TROTTER. |
| BEN. LEVY, | MOSES BERNSTEIN, | E. S. POWELL, Jr., |
| CHAS. LYON, | CARL BAUER. | LOUIS CHARLES WILLS, |
| MATTHEW T. MEAGHER, | CHARLES A. GORMAN, | GEORGE W. BAKER. |
| S. B. KRAUS, | | |

**FINANCIAL
RESOURCES**

| | | |
|--|---------------------|--|
| Bonds and mortgages..... | | \$586,350 00 |
| Stock and bond investments, viz.: | | |
| <i>Stocks and bonds</i> | <i>Par value</i> | <i>Original cost</i> <i>Estimated market value</i> |
| State of New York..... | \$5,000 00 | \$5,050 00 \$5,300 00 |
| Cities in this State..... | 98,000 00 | 95,186 87 99,270 00 |
| Railroad mortgage bonds.... | 264,000 00 | 240,136 25 236,190 00 |
| | <u>\$367,000 00</u> | <u>\$340,373 12</u> <u>\$340,760 00</u> |
| | | 340,760 00 |
| Cash on deposit in banks or trust companies..... | | 95,539 19 |
| Cash on hand..... | | 22,696 71 |
| Total of collectible interest..... | | 8,310 75 |
| | | <u>\$1,053,656 59</u> |

LIABILITIES

| | | |
|--|--------------|-----------------------|
| Amount due depositors, viz.: | | |
| Principal..... | \$998,775 86 | |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 16,873 25 | |
| | | \$1,015,649 11 |
| Surplus on market value..... | | 38,007 48 |
| | | <u>\$1,053,656 59</u> |
| Surplus on par value, \$64,247.48. | | |

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|---|---------------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$85,393 94 |
| From depositors, not including dividends credited..... | 508,906 28 |
| From interest on loans, deposits and investments..... | 42,604 90 |
| From rents from banking house..... | 450 00 |
| From mortgages..... | 6,250 00 |
| From stocks and bonds sold (total par value \$15,000)..... | 13,443 75 |
| From real estate sold..... | 4,450 00 |
| From all other sources, viz.: | |
| Redemption of judgments against State of New York..... | \$8,435 40 |
| Insurance premiums refunded..... | 43 03 |
| Contributions by trustees..... | 9,000 00 |
| | <u>17,478 43</u> |
| | <u>\$678,976 30</u> |

PAYMENTS

| | |
|--|---------------------|
| To depositors, including dividends paid to them..... | \$342,169 43 |
| For loans on bonds and mortgages..... | 140,150 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$74,000)..... | 66,278 75 |
| For interest (other than dividend payments to depositors) .. | 2,077 16 |
| For current expenses of the bank, viz.: | |
| For salaries | \$3,998 94 |
| For expenses, except taxes, of banking house: | |
| Repairs | 383 74 |
| Insurance | 16 20 |
| For rent of banking rooms..... | 2,500 00 |
| For expenses of other real estate, viz.: | |
| Repairs | 16 00 |
| Insurance | 40 50 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 2,475 71 |
| | 9,431 09 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 634 03 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 118,235 84 |
| | <u>\$678,976 30</u> |

STATISTICAL INFORMATION

| | |
|--|--------------|
| Number of open accounts January 1, 1917..... | 3,464 |
| Number of accounts opened or reopened during the year.... | 1,485 |
| Number of accounts closed during the year..... | 773 |
| Amount deposited during the year, not including dividends credited for that period..... | \$508,005 28 |
| Amount withdrawn during the year..... | 342,169 43 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$15,733 93 |
| January 1, 1917..... | 16,873 25 |
| | 32,607 18 |
| Average amount of each account January 1, 1917..... | 293 20 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$45,100 88 |
| Total expenses of the bank for the year 1916..... | 9,431 09 |
| Dividends paid to depositors for the year 1916..... | 32,607 18 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors | 3,062 61 |

55. THE WILLIAMSBURGH SAVINGS BANK, BROOKLYN

[175 Broadway; Incorporated 1851]

ANDREW D. BAIRD, President.
SAMUEL M. MEEKER, Vice-Pres.
JOHN V. JEWELL, Vice-President.
VICTOR A. LERSNER, Comptroller.

EDWARD T. HORWILL, Secretary.
CHARLES J. PASFIELD, Cashier.
HENRY R. KINSEY, Asst. Comptroller.

TRUSTEES

BRAINARD G. LATIMER,
ANDREW D. BAIRD,
SAMUEL M. MEEKER,
JAMES H. POST,
JAS. F. BENDERNAGEL,

EDWARD T. HORWILL,
ALFRED ROMER,
WELDING RING,
HERBERT F. GUNNISON,
JOHN V. JEWELL,
FRANCIS W. YOUNG.

PAUL E. BONNER,
EDWARD E. PEARCE,
ALBERT S. RICHEY,
RALPH H. TIEBOUT,
WINTHROP M. TUTTLE,

FINANCIAL
RESOURCES

Bonds and mortgages \$45,188,075 00
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|---|------------------------|------------------------|---------------------------|
| State of New York..... | \$1,664,000 00 | \$1,717,136 82 | \$1,709,470 00 |
| State of Arizona..... | 100,000 00 | 101,089 00 | 105,000 00 |
| State of Massachusetts..... | 429,000 00 | 450,308 46 | 414,830 00 |
| State of New Mexico..... | 219,000 00 | 226,759 79 | 242,520 00 |
| State of Oklahoma..... | 46,200 00 | 46,835 96 | 47,586 00 |
| State of Tennessee..... | 635,000 00 | 667,967 96 | 703,200 00 |
| State of Utah..... | 100,000 00 | 103,750 00 | 106,000 00 |
| Cities in other State..... | 14,104,500 00 | 14,816,214 68 | 14,767,521 00 |
| Cities in this State..... | 16,374,293 25 | 17,989,568 93 | 16,847,279 71 |
| Counties in this State..... | 361,075 00 | 373,647 90 | 372,497 25 |
| Towns in this State..... | 272,000 00 | 281,609 39 | 287,220 00 |
| Villages in this State..... | 137,000 00 | 140,829 18 | 142,390 00 |
| School districts in this State | 85,500 00 | 89,085 80 | 88,920 00 |
| Railroad mortgage bonds.... | 4,801,968 00 | 5,128,163 99 | 4,807,309 28 |
| | <u>\$39,329,536 25</u> | <u>\$42,132,962 89</u> | <u>\$40,642,243 24</u> |
| Banking house and lot, book value, \$250,000; cost, \$689,000; actual cash value | | | 250,000 00 |
| Other real estate, book value, \$41,698.25; cost, \$41,698.25; actual cash value..... | | | 41,698 25 |
| Cash on deposit in banks or trust companies..... | | | 4,419,719 27 |
| Cash on hand | | | 402,967 43 |
| Total of collectible interest..... | | | 794,574 65 |
| Amount of all other assets, viz.: Insurance on bonds and mortgages | | | 2,501 42 |
| | | | <u>\$91,741,869 26</u> |

LIABILITIES

Amount due depositors, viz.:

| | |
|---|------------------------|
| Principal | \$77,965,801 37 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 1,481,835 00 |
| Surplus on market value..... | 79,447,636 37 |
| | <u>12,294,232 89</u> |
| | <u>\$91,741,869 26</u> |

Surplus on par value, \$10,981,525.90.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|--|----------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$4,854,119 57 |
| From depositors, not including dividends credited..... | 17,702,604 69 |
| From interest on loans, deposits and investments..... | 3,936,860 72 |
| From rents from other real estate..... | 1,219 51 |

| | |
|--|------------------------|
| From mortgages | \$1,217,125 00 |
| From redemption of stocks and bonds..... | 446,533 11 |
| From stocks and bonds sold (total par value, \$460,000)..... | 453,895 01 |
| From real estate sold | 6,392 88 |
| From all other sources, viz.: | |
| Insurance on bonds and mortgages..... | \$6,528 92 |
| Inspection of mortgage loans..... | 1,920 00 |
| Deficiency judgment | 699 00 |
| Redemption judgment against the State of New York | 4,544 99 |
| | <u>13,692 91</u> |
| | <u>\$28,632,443 40</u> |

PAYMENTS

| | |
|---|------------------------|
| To depositors, including dividends paid to them..... | \$15,500,801 22 |
| For loans on bonds and mortgages..... | 3,511,550 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$4,413,968)..... | 4,477,695 19 |
| For interest (other than dividend payments to depositors) .. | 35,901 42 |
| For current expenses of the bank, viz.: | |
| For salaries | \$119,307 82 |
| For taxes: Banking house, \$8,042 25; surplus, \$91,343.76 | 99,386 01 |
| For expenses, except taxes, of banking house: | |
| Repairs | 4,645 46 |
| Other | 4,287 70 |
| For expenses of other real estate, viz.: | |
| Repairs | 1,282 99 |
| Insurance | 9 38 |
| Taxes | 612 88 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 41,907 98 |
| | <u>271,440 22</u> |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 4,961 07 |
| Other payments, viz.: | |
| Insurance on bonds and mortgages..... | \$7,309 51 |
| Cash short | 98 07 |
| | <u>7,407 58</u> |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 4,822,686 70 |
| | <u>\$28,632,443 40</u> |

STATISTICAL INFORMATION

| | |
|--|---------------------|
| Number of open accounts January 1, 1917..... | 113,533 |
| Number of accounts opened or reopened during the year.... | 15,875 |
| Number of accounts closed during the year..... | 11,990 |
| Amount deposited during the year, not including dividends credited for that period..... | \$17,702,604 69 |
| Amount withdrawn during the year..... | 15,500,801 22 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$1,431,258 19 |
| January 1, 1917..... | 1,481,835 00 |
| | <u>2,913,093 19</u> |
| Average amount of each account January 1, 1917..... | 717,56 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$3,858,180 28 |
| Total expenses of the bank for the year 1916..... | 274,528 72 |
| Dividends paid to depositors for the year 1916..... | 2,913,093 19 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors | <u>670,508 37</u> |

MADISON COUNTY

56. ONEIDA SAVINGS BANK, ONEIDA

[103-105 Main street; incorporated 1866]

R. B. DOWNING, President.
E. E. COON, Vice-President.

IRA L. SNELL, Vice-President.
H. L. BALDWIN, Treasurer.

TRUSTEES

ROSSELL B. DOWNING, LE GRAND COLTON,
EUGENE E. COON, E. LELAND HUNT,
IRA L. SNELL, H. W. COLEY,
THEO. F. HAND, Jr., JOHN W. GRÉGG,
HOLTON V. NOYES,

GEO. A. MARCELLUS,
ANTHONY B. MUNROE,
HOWARD L. BALDWIN,
RHODY TOHER,
FREDERICK A. GARVIN.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$2,113,493 85

Stock and bond investments, viz.:

| | Par value | Original cost | Estimated market value |
|-------------------------------------|-----------------------|-----------------------|---------------------------|
| <i>Stocks and bonds</i> | | | |
| Cities in other States..... | 260,000 00 | \$266,093 95 | \$263,580 00 |
| Cities in this State..... | 420,316 97 | 435,042 29 | 426,516 97 |
| Counties in this State..... | 152,000 00 | 154,542 73 | 153,130 00 |
| Towns in this State..... | 17,400 00 | 17,593 60 | 17,330 00 |
| Villages in this State..... | 142,800 00 | 145,611 84 | 144,562 00 |
| School districts in this State..... | 83,875 00 | 87,619 04 | 86,338 75 |
| Railroad mortgage bonds.... | 444,000 00 | 455,139 25 | 390,800 00 |
| | <u>\$1,520,391 97</u> | <u>\$1,561,642 70</u> | <u>\$1,482,247 72</u> |

1,482,247 72

Banking house and lot, book value, \$28,000; cost, \$54,351.60;

actual cash value..... 28,000 00

Other real estate, book value, \$9,834.53; cost, \$9,834.53;

actual cash value..... 9,834 53

Cash on deposit in banks or trust companies..... 463,253 03

Cash on hand..... 22,837 15

Total of collectible interest..... 68,157 27

Amount of all other assets, viz.:

Land contracts \$11,732 50

Insurance premiums and taxes advanced..... 705 70

12,438 20

\$4,200,261 75

LIABILITIES

Amount due depositors, viz.:

Principal \$3,776,576 54

Dividends credited or to be credited for the six
months ending with December 31, 1916..... 72,220 54

\$3,848,797 08

Other liabilities, viz.: Mortgage suspense..... 738 78

Surplus on market value..... 350,725 89

\$4,200,261 75

Surplus on par value, \$388,870.14.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|--|--------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$274,978 14 |
| From depositors, not including dividends credited..... | 988,017 89 |
| From interest on loans, deposits and investments..... | 176,933 71 |
| From rents from banking house..... | 621 96 |
| From mortgages | 203,016 88 |
| From redemption of stocks and bonds..... | 47,382 56 |
| From stocks and bonds sold (total par value, \$16,100)..... | 15,183 91 |
| From real estate sold..... | 9,306 33 |

From all other sources, viz.:

| | | |
|---|-----------|-----------------------|
| Land contracts | \$266 50 | |
| Insurance premium and taxes advanced — refunded.. | 2,647 68 | |
| Suspense account | 10,592 48 | |
| Mortgage suspense account..... | 5,757 61 | |
| Profit and loss..... | 56 27 | |
| | | <u>\$19,320 54</u> |
| | | <u>\$1,734,761 92</u> |

PAYMENTS

| | | |
|---|--------------|-----------------------|
| To depositors, including dividends paid to them..... | \$846,534 34 | |
| For loans on bonds and mortgages..... | 349,711 62 | |
| For interest (other than dividend payments to depositors) .. | 91 84 | |
| For current expenses of the bank, viz.: | | |
| For salaries | \$7,530 00 | |
| For taxes: Banking house, \$944.52; surplus, \$2,963.50; on mortgages, \$41.50..... | 3,949 52 | |
| For expenses, except taxes, of banking house: | | |
| Repairs | 327 58 | |
| Insurance | 188 15 | |
| Other | 1,056 77 | |
| For expenses of other real estate, viz.: | | |
| Repairs | 12 66 | |
| Insurance | 6 00 | |
| Taxes | 261 42 | |
| Other | 7 39 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 1,683 44 | |
| | | <u>15,022 93</u> |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 16,489 86 | |
| Other payments, viz.: | | |
| Insurance premium and taxes advanced..... | \$1,995 84 | |
| Suspense account | 10,547 98 | |
| Mortgage suspense account..... | 5,297 33 | |
| Land contracts | 2,980 00 | |
| | | <u>20,821 15</u> |
| Cash in hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 486,090 18 | |
| | | <u>\$1,734,761 92</u> |

STATISTICAL INFORMATION

| | | |
|---|--------------|-------------------|
| Number of open accounts January 1, 1917..... | 9,300 | |
| Number of accounts opened or reopened during the year.... | 1,241 | |
| Number of accounts closed during the year..... | 951 | |
| Amount deposited during the year, not including dividends credited for that period..... | 988,017 89 | |
| Amount withdrawn during the year..... | 846,534 34 | |
| Amount of dividends credited and paid for the year, viz.: | | |
| July 1, 1916..... | \$69,376 13 | |
| January 1, 1917..... | 72,220 54 | |
| Credited at other periods..... | 730 59 | |
| | | <u>142,327 26</u> |
| Average amount of each account January 1, 1917..... | 413 84 | |
| Number of accounts which exceeded \$3,000, exclusive of divi- dends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate..... | 2 | |
| Total amount of such accounts..... | \$6,106 81 | |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 | |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 | |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$181,990 73 | |
| Total expenses of the bank for the year 1916..... | 15,022 93 | |
| Dividends paid to depositors for the year 1916..... | 142,327 26 | |
| Net earnings for the year 1916 over expenses and dividends paid to depositors | 24,640 54 | |

MONROE COUNTY

57. THE EAST SIDE SAVINGS BANK OF ROCHESTER, ROCHESTER

[233 Main street, East; Incorporated 1889]

W. HENRY MATHEWS, President. ALEX. B. LAMBERTON, Vice-Pres.
WILLIAM BAUSCH, Vice-President. AUSTIN C. JACKSON, Treasurer.

TRUSTEES

| | | |
|--|--|---|
| CASSIUS C. DAVY, W. HENRY MATHEWS, WILLIAM R. PETERS, ALEX. B. LAMBERTON, AUSTIN C. JACKSON, | WILLIAM BAUSCH, FRANK A. BROWNELL, CHARLES A. GREEN, WILLIAM H. DUNN, ARTHUR T. HAGEN, | V. F. WHITMORE, JOHN H. ENGERT, CHAS. H. OCUMPAUGH, FRED'K A. SHEERWOOD. |
|--|--|---|

FINANCIAL RESOURCES

Bonds and mortgages..... \$9,560,981 00
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value | |
|------------------------------|-----------------------|-----------------------|---------------------------|---------------------|
| United States | \$200,000 00 | \$238,000 00 | \$222,000 00 | |
| District of Columbia..... | 100,000 00 | 81,171 25 | 104,000 00 | |
| State of Massachusetts..... | 150,000 00 | 158,259 60 | 147,000 00 | |
| State of Wyoming..... | 5,000 00 | 6,850 00 | 6,000 00 | |
| State of Alabama..... | 100,000 00 | 106,800 00 | 108,000 00 | |
| State of Maryland..... | 200,000 00 | 198,380 90 | 202,000 00 | |
| Cities in other States..... | 120,000 00 | 118,980 00 | 117,900 00 | |
| Cities in this State..... | 2,501,302 05 | 2,535,508 73 | 2,554,316 95 | |
| Railroad mortgage bonds..... | 400,000 00 | 406,312 50 | 360,000 00 | |
| | \$3,776,302 05 | \$3,850,262 98 | \$3,816,216 95 | 3,816,216 95 |

| | |
|---|------------------------|
| Banking house and lot, book value, \$120,000; cost, \$120,350.81; actual cash value..... | 120,000 00 |
| Cash on deposit in banks or trust companies..... | 1,759,245 07 |
| Cash on hand..... | 22,831 79 |
| Total of collectible interest..... | 143,267 16 |
| Amount of all other assets, viz.: | |
| Insurance and taxes advanced..... | \$137 24 |
| Cash in transit..... | 3,124 74 |
| | 3,261 98 |
| | \$15,425,803 95 |

LIABILITIES

| | | |
|---|------------------|------------------------|
| Amount due depositors, viz.: | Principal..... | \$14,579,950 00 |
| Other liabilities, viz.: | | |
| Dividends accrued on deposits to January 1, 1917... | \$46,971 25 | |
| Expenses incurred, but unpaid, taxes accrued..... | 7,795 67 | |
| | 54,766 92 | |
| Surplus on market value..... | | 791,087 03 |
| | | \$15,425,803 95 |
| Surplus on par value, \$751,172.13. | | |

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|--|----------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$1,565,229 11 |
| From depositors, not including dividends credited..... | 4,668,646 67 |
| From interest on loans, deposits and investments..... | 693,932 69 |
| From rents from banking house..... | 5,288 00 |

MONROE COUNTY

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| | |
|--|----------------------|
| From rents from other real estate..... | \$484 00 |
| From mortgages..... | 727,718 00 |
| From redemption of stocks and bonds..... | 48,660 00 |
| From real estate sold..... | 20,278 50 |
| From all other sources, viz.: | |
| Insurance and taxes advanced..... | \$29 50 |
| Refunds..... | 47 76 |
| | <hr/> 77 26 |
| | <hr/> \$7,730,314 23 |

PAYMENTS

| | |
|--|----------------------|
| To depositors, including dividends paid to them..... | \$4,089,110 51 |
| For loans on bonds and mortgages..... | 1,304,450 00 |
| For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$500,000)..... | 489,495 04 |
| For interest (other than dividend payments to depositors)... | 3,541 67 |
| For current expenses of the bank, viz.: | |
| For salaries..... | \$24,214 05 |
| For taxes: Banking house, \$6,115.38; surplus, \$10,376.73..... | 16,492 11 |
| For expenses, except taxes, of banking house: | |
| Repairs..... | 421 78 |
| Insurance..... | 695 05 |
| Other..... | 5,161 16 |
| For expenses of other real estate, viz.: | |
| Repairs..... | 308 43 |
| Insurance..... | 97 50 |
| Taxes..... | 397 14 |
| Other..... | 58 07 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 10,493 38 |
| | <hr/> 58,338 67 |
| Other payments, viz.: | |
| Insurance and taxes advanced..... | \$166 74 |
| Income tax withheld and paid..... | 10 00 |
| | <hr/> 176 74 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 1,785,201 60 |
| | <hr/> \$7,730,314 23 |

STATISTICAL INFORMATION

| | |
|---|------------------|
| Number of open accounts January 1, 1917..... | 47,762 |
| Number of accounts opened or reopened during the year.... | 10,026 |
| Number of accounts closed during the year..... | 7,617 |
| Amount deposited during the year, not including dividends credited for that period..... | \$4,668,646 67 |
| Amount withdrawn during the year..... | 4,089,110 51 |
| Amount of dividends credited and paid for the year, viz.: | |
| June 1, 1916..... | \$259,669 66 |
| December 1, 1916..... | 268,585 53 |
| Credited at other periods..... | 4,776 25 |
| | <hr/> 533,031 44 |
| Average amount of each account January 1, 1917..... | 305 26 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$699,601 52 |
| Total expenses of the bank for the year 1916..... | 50,691 29 |
| Dividends paid to depositors for the year 1916..... | 533,031 44 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <hr/> 115,938 79 |

58. MECHANICS SAVINGS BANK ROCHESTER

[18 Exchange street; Incorporated 1887]

J. J. BAUSCH, President.**WILLIAM R. SEWARD, Vice-President.****WILLIAM B. HALE, Vice-President.****WILMOT CASTLE, Treasurer.****FEDOR WILLIMEK, Asst. Secretary.****TRUSTEES****JOHN J. BAUSCH,
A. P. LITTLE,
WILLIAM R. SEWARD,
LOUIS J. ERNST,
JAMES H. BOUCHER,****WENDELL J. CURTIS,
WILLIAM KARLE,
WILLIAM B. HALE,
WILMOT CASTLE,
JAMES T. HUTCHINS,****JOHN S. BRONK,
CHAS. C. BEAHN,
MORRIS D. KNAPP,
GEORGE W. ROBESON,
JAMES C. CLEMENTS.****FINANCIAL
RESOURCES****Bonds and mortgages..... \$3,339,350 00****Stock and bond investments, viz:**

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|-----------------------|-----------------------|---------------------------|
| State of Massachusetts..... | \$15,000 00 | \$12,796 50 | \$12,900 00 |
| Cities in other States..... | 180,000 00 | 182,168 91 | 185,675 00 |
| Cities in this State..... | 596,165 30 | 606,114 13 | 589,173 63 |
| Counties in this State..... | 35,000 00 | 36,954 86 | 37,575 00 |
| Towns in this State..... | 4,000 00 | 4,061 00 | 4,020 00 |
| Villages in this State..... | 63,000 00 | 64,736 60 | 66,410 00 |
| School districts in this State | 70,200 00 | 73,077 12 | 73,659 00 |
| Railroad mortgage bonds.... | 606,000 00 | 599,273 65 | 518,620 00 |
| | <u>\$1,563,365 30</u> | <u>\$1,579,232 77</u> | <u>\$1,498,032 63</u> |

1,488,032 63

**Banking house and lot, book value, \$64,514.62; cost, \$79,643.74;
actual cash value.....**

64,514 62

**Other real estate, book value, \$38,274.43; cost, \$38,274.43;
actual cash value.....**

38,274 43

Cash on deposit in banks or trust companies.....

215,590 90

Cash on hand.....

25,474 64

Total of collectible interest.....

49,251 93

Amount of all other assets, viz:

| | |
|-----------------------------|-------------------|
| Taxes advanced | \$2,973 05 |
| Land contract | 2,350 00 |
| | <u>5,323 05</u> |

\$5,225,812 20**LIABILITIES****Amount due depositors, viz:**

| | |
|---|-----------------------|
| Principal | \$4,778,206 25 |
| Dividends credited or to be credited for the six months ending with November 30, 1916..... | 93,289 87 |

\$4,871,496 12**Other liabilities, viz:**

| | |
|---|--------------------|
| Dividends accrued on deposits to January 1, 1917.... | \$15,548 32 |
| Expenses incurred, but unpaid — accrued surplus tax | 1,462 24 |
| | <u>17,010 56</u> |

Surplus on market value.....

337,305 52

\$5,225,812 20**Surplus on par value, \$417,638.19.****CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

| | |
|--|---------------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$292,265 38 |
| From depositors, not including dividends credited..... | 933,278 72 |
| From interest on loans, deposits and investments..... | 229,518 98 |
| From rents from banking house..... | 1,040 00 |
| From rents from other real estate..... | 242 22 |
| From mortgages..... | 170,825 00 |

MONROE COUNTY

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| | |
|--|-----------------------|
| From redemption of stocks and bonds..... | \$12,307 65 |
| From stocks and bonds sold (total par value, \$75,000) | 70,350 00 |
| From real estate sold..... | 1,974 75 |
| From all other sources, viz: | |
| Cash differences | \$14 75 |
| Taxes advanced | 8,119 07 |
| Credits to profit and loss..... | 32 18 |
| Suspense account | 39,600 00 |
| | <u>47,766 00</u> |
| | <u>\$1,759,568 70</u> |

PAYMENTS

| | |
|--|-----------------------|
| To depositors, including dividends paid to them..... | \$919,860 04 |
| For loans on bonds and mortgages..... | 293,700 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$175,000) | 171,312 50 |
| For interest(other than dividend payments to depositors) .. | 2,323 11 |
| For current expenses of the bank, viz: | |
| For salaries | \$16,979 00 |
| For taxes: Banking house, \$1,107.73; surplus, \$2,920.07 | 4,027 79 |
| For expenses, except taxes, of banking house: | |
| Repairs | 369 72 |
| Insurance | 213 50 |
| For expenses of other real estate, viz: | |
| Insurance | 39 50 |
| Other | 67 90 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 7,417 65 |
| | <u>29,115 06</u> |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 40,235 67 |
| Other payments, viz: | |
| Cash differences | \$34 80 |
| Additional cost of banking house..... | 14,514 63 |
| Taxes advanced | 7,807 36 |
| Suspense account | 39,600 00 |
| | <u>61,956 78</u> |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 241,065 54 |
| | <u>\$1,759,568 70</u> |

STATISTICAL INFORMATION

| | |
|--|-------------------|
| Number of open accounts January 1, 1917..... | 9,580 |
| Number of accounts opened or reopened during the year..... | 4,670 |
| Number of accounts closed during the year..... | 3,232 |
| Amount deposited during the year, not including dividends credited for that period..... | \$933,278 72 |
| Amount withdrawn during the year..... | 919,860 04 |
| Amount of dividends credited and paid for the year, viz: | |
| June 1, 1916..... | \$91,263 79 |
| December 1, 1916..... | 93,057 27 |
| Credited at other periods..... | 706 11 |
| | <u>185,029 17</u> |
| Average amount of each account January 1, 1917..... | 508 50 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$230,244 55 |
| Total expenses of the bank for the year 1916..... | 29,391 25 |
| Dividends paid to depositors for the year 1916..... | 185,029 17 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <u>15,824 13</u> |

59. MONROE COUNTY SAVINGS BANK, ROCHESTER

[33-35 State street; incorporated 1850]

JAMES E. BOOTH, President. **ALEX. M. LINDSAY, Vice-Pres.**
RUFUS K. DRYER, Vice-President. **WM. CARSON, Treasurer.**
FRANK C. FENN, Cashier.

TRUSTEES

JAMES E. BOOTH,
RUFUS K. DRYER,
ALEX. M. LINDSAY,
CYRUS F. PAINE,

HENRY A. STRONG,
THOMAS J. DEVINE,
WILLIAM B. LEE,
PHAR. V. CRITTENDEN,
EDWARD BAUSCH,

WILLIAM CARSON,
MARTIN F. BRISTOL,
JOSEPH MICHAELS,
WM. A. HUBBARD, Jr.

**FINANCIAL
RESOURCES**

Bonds and mortgages.....\$17,661,325 23
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value | |
|--|-----------------------|-----------------------|---------------------------|------------------------|
| United States..... | \$50,000 00 | \$68,750 00 | \$55,500 00 | |
| State of New York..... | 500,000 00 | 502,625 00 | 526,000 00 | |
| State of Massachusetts..... | 350,000 00 | 372,250 00 | 333,500 00 | |
| State of Tennessee..... | 175,000 00 | 188,979 14 | 193,900 00 | |
| Cities in other States..... | 2,700,000 00 | 2,535,394 89 | 2,745,340 00 | |
| Cities in this State..... | 1,528,000 00 | 1,596,712 57 | 1,528,965 00 | |
| Counties in this State..... | 365,000 00 | 368,229 50 | 370,025 00 | |
| Towns in this State..... | 54,000 00 | 55,779 00 | 55,620 00 | |
| Villages in this State..... | 111,800 00 | 114,131 23 | 115,070 00 | |
| Railroad mortgage bonds.... | 2,992,000 00 | 3,209,401 25 | 2,610,010 00 | |
| | <u>\$3,824,800 00</u> | <u>\$9,312,253 58</u> | <u>\$8,533,630 00</u> | 8,533,630 00 |
| Banking house and lot, book value, \$75,000; cost, \$75,000; actual cash value..... | | | | 75,000 00 |
| Other real estate, book value, \$12,627.98; cost, \$12,627.98; actual cash value..... | | | | 11,350 00 |
| Cash on deposit in banks or trust companies..... | | | | 1,014,431 66 |
| Cash on hand..... | | | | 251,724 88 |
| Total of collectible interest..... | | | | 503,113 81 |
| | | | | <u>\$28,050,575 58</u> |

LIABILITIES

Amount due depositors, viz.:

| | |
|---|------------------------|
| Principal..... | \$25,281,048 47 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 496,173 73 |
| | <u>\$25,777,222 20</u> |

Other liabilities, viz.:

| | |
|--|-------------|
| Dividends accrued on deposits to January 1, 1917.... | \$32,700 00 |
| Expenses incurred, but unpaid, taxes..... | 11,600 00 |
| | 94,300 00 |

| | |
|------------------------------|------------------------|
| Surplus on market value..... | 2,179,053 38 |
| | <u>\$28,050,575 58</u> |

Surplus on par value, \$2,470,223.38.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|--|----------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$1,174,009 75 |
| From depositors, not including dividends credited..... | 5,269,161 34 |
| From interest on loans, deposits and investments..... | 1,233,230 91 |
| From rents from banking house..... | 286 75 |
| From rents from other real estate..... | 122 00 |
| From mortgages..... | 889,830 00 |

| | |
|--|-------------|
| From redemption of stocks and bonds..... | \$25,100 00 |
| From stocks and bonds sold (total par value, \$500,000)..... | 506,318 00 |
| From all other sources, viz.: | |

| | |
|-------------------------------------|------------|
| New York State canal judgments..... | \$6,600 00 |
| Insurance advanced | 1,005 58 |
| Over cash | 86 23 |

7,691 81

\$9,105,750 56

PAYMENTS

| | |
|---|----------------|
| To depositors, including dividends paid to them..... | \$5,439,091 53 |
| For loans on bonds and mortgages..... | 1,487,800 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$761,000)..... | 791,160 21 |
| For interest (other than dividend payments to depositors) .. | 6,415 58 |
| For current expenses of the bank, viz.: | |

| | |
|--|-------------|
| For salaries | \$41,083 34 |
| For taxes: Banking house, \$4,482.18; surplus, \$18,711.38 | 23,193 54 |
| For expenses, except taxes, of banking house: | |
| Repairs | 526 06 |
| Insurance | 947 73 |
| Other | 13,851 11 |
| For expenses of other real estate, viz.: | |
| Repairs | 19 90 |
| Insurance | 6 52 |
| Taxes | 29 40 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 6,989 55 |

86,647 17

| | |
|--|----------|
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 9,300 77 |
|--|----------|

Other payments, viz.:

| | |
|-------------------------|-------------|
| Mortgages paid | \$16,087 65 |
| Loss on bonds sold..... | 2,038 00 |
| Short cash | 23 11 |

19,178 76

| | |
|--|--------------|
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 1,266,156 54 |
|--|--------------|

\$9,105,750 56

STATISTICAL INFORMATION

| | |
|---|----------------|
| Number of open accounts January 1, 1917..... | 39,368 |
| Number of accounts opened or reopened during the year..... | 4,892 |
| Number of accounts closed during the year..... | 4,363 |
| Amount deposited during the year, not including dividends credited for that period..... | \$5,269,161 34 |
| Amount withdrawn during the year..... | 5,439,091 53 |
| Amount of dividends credited and paid for the year, viz.: | |

| | |
|--------------------------------|--------------|
| June 1, 1916..... | \$484,098 07 |
| December 1, 1916..... | 491,670 27 |
| Credited at other periods..... | 10,404 24 |

986,172 58

| | |
|---|--------|
| Average amount of each account January 1, 1917..... | 654 00 |
|---|--------|

| | |
|---|---|
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
|---|---|

| | |
|---|---|
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
|---|---|

| | |
|--|----------------|
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$1,227,601 38 |
|--|----------------|

| | |
|---|-----------|
| Total expenses of the bank for the year 1916..... | 93,938 28 |
|---|-----------|

| | |
|---|------------|
| Dividends paid to depositors for the year 1916..... | 986,172 58 |
|---|------------|

| | |
|--|------------|
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 147,490 52 |
|--|------------|

60. ROCHESTER SAVINGS BANK, ROCHESTER

[47 Main street, West; incorporated 1831]

HAROLD P. BREWSTER, President.
 GRANGER A. HOLLISTER, Vice-Pres.
 JAMES S. WATSON, Vice-President.

JOSIAH ANSTICE, Vice-President.
 HENRY S. HANFORD, Treasurer.
 CHARLES F. TURTON, Secretary.

TRUSTEES

GRANGER A. HOLLISTER,
 JAMES S. WATSON,
 HIRAM W. SIBLEY,
 ERICKSON PERKINS,
 JOSIAH ANSTICE,

THOS. W. FINUCANE,
 HAROLD P. BREWSTER,
 GEORGE EASTMAN,
 JAMES G. CUTLER,
 WILLIAM S. MORSE,

J. CRAIG POWERS,
 WM. A. E. DRESCHER,
 EDWARD HARRIS,
 DANIEL M. BEACH,
 HENRY S. HANFORD.

**FINANCIAL
RESOURCES**

Bonds and mortgages.....\$16,868,010 21
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|------------------------|------------------------|---------------------------|
| State of New York..... | \$100,000 00 | \$101,750 00 | \$106,000 00 |
| State of Massachusetts..... | 150,000 00 | 163,312 50 | 144,000 00 |
| State of Mississippi..... | 100,000 00 | 101,345 00 | 102,200 00 |
| Cities in other States..... | 1,857,500 00 | 1,928,117 78 | 1,901,390 00 |
| Cities in this State..... | 2,221,000 00 | 2,293,280 74 | 2,287,230 00 |
| Counties in this State..... | 492,000 00 | 513,850 69 | 485,850 00 |
| Towns in this State..... | 44,050 00 | 44,428 50 | 44,450 00 |
| Villages in this State..... | 171,800 00 | 174,601 86 | 173,927 00 |
| School districts in this State | 74,797 34 | 76,173 04 | 76,090 34 |
| Railroad mortgage bonds.... | 6,627,000 00 | 6,934,778 69 | 6,090,140 00 |
| | <u>\$11,838,147 34</u> | <u>\$12,331,638 80</u> | <u>\$11,411,277 34</u> |

11,411,277 34

Banking house and lot, book value, \$200,000; cost, \$449,690.46;
 actual cash value.....

200,000 00

Cash on deposit in banks or trust companies.....

1,401,351 57

Cash on hand.....

439,898 58

Total of collectible interest.....

357,027 47

Amount of all other assets, viz.:

Land contracts\$28,399 35
 Insurance premiums advanced.....636 07

29,035 42

\$30,706,600 59**LIABILITIES**

Amount due depositors, viz.: Principal.....\$27,949,431 86

Other liabilities, viz.:

Dividends accrued on deposits to January 1, 1917.....\$88,668 67
 Reserve for taxes.....13,500 00
 Fire loss held for mortgagor.....715 79

102,882 46

Surplus on market value.....

2,654,286 27

\$30,706,600 59

Surplus on par value, \$3,081,156.27.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

Cash on hand and in banks or trust companies January 1,
 1916, before transactions of the day.....

\$1,386,010 58

From depositors, not including dividends credited.....

7,277,946 80

From interest on loans, deposits and investments.....

1,266,336 23

From rents from banking house.....

9,758 60

From mortgages.....

1,192,163 29

| | |
|--|------------------------|
| From redemption of stocks and bonds..... | \$126,868 42 |
| From stocks and bonds sold (total par value, \$700,000)..... | 655,687 50 |
| From all other sources, viz.: | |
| Land contracts | \$1,312 50 |
| Over cash | 25 83 |
| Deficiency judgment | 315 00 |
| Sale of filling case..... | 25 00 |
| Insurance held pending rebuilding..... | 2,320 00 |
| Insurance premiums repaid..... | 785 31 |
| Appraisal fees collected | 1,100 00 |
| | <u>5,883 73</u> |
| | <u>\$11,920,655 15</u> |

PAYMENTS

| | |
|---|------------------------|
| To depositors, including dividends paid to them..... | \$5,224,752 82 |
| For loans on bonds and mortgages..... | 2,331,402 22 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$2,284,200)..... | 2,372,364 03 |
| For interest (other than dividend payments to depositors)... | 24,548 49 |
| For current expenses of the bank, viz.: | |
| For salaries | \$62,884 88 |
| For taxes: Banking house, \$7,455.00; surplus, \$22,346.03 | 29,800 12 |
| For expenses, except taxes, of banking house: | |
| Repairs | 2,133 81 |
| Insurance | 192 77 |
| Other | 10,197 61 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 18,187 06 |
| | <u>123,366 85</u> |
| Other payments, viz.: | |
| Short cash and forged check..... | \$159 64 |
| Insurance paid mortgagor | 1,604 30 |
| Insurance premium advanced..... | 1,206 65 |
| | <u>2,970 59</u> |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 1,841,250 15 |
| | <u>\$11,920,655 15</u> |

STATISTICAL INFORMATION

| | |
|--|---------------------|
| Number of open accounts January 1, 1917..... | 65,629 |
| Number of accounts opened or reopened during the year.... | 17,506 |
| Number of accounts closed during the year..... | 9,284 |
| Amount deposited during the year, not including dividends credited for that period..... | \$7,277,946 80 |
| Amount withdrawn during the year..... | 5,224,752 82 |
| Amount of dividends credited and paid for the year, viz.: | |
| June 1, 1916..... | \$486,949 25 |
| December 1, 1916..... | 513,689 58 |
| Credited at other periods..... | 6,350 00 |
| | <u>1,006,968 92</u> |
| Average amount of each account January 1, 1917..... | 425 87 |
| Rate per cent. of dividends to depositors during the six months ending May 31, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending November 30, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$1,280,423 21 |
| Total expenses of the bank for the year 1916..... | 133,366 85 |
| Dividends paid to depositors for the year 1916..... | 1,006,968 92 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <u>140,087 44</u> |

MONTGOMERY COUNTY

61. AMSTERDAM SAVINGS BANK, AMSTERDAM

[11 Division street; incorporated 1886]

S. H. FRENCH, President.

CHARLES E. FRENCH, Treasurer.

JAMES T. SUGDEN, Vice-President.

THOMAS MORPHY, Secretary.

SAMUEL WALLIN, Vice-President.

TRUSTEES

S. H. FRENCH,
BERNARD MACHOLD,
THOMAS MORPHY,
THOMAS MANSFIELD,
SEELY CONOVER,

W. BARLOW DUNLAP,
JAMES T. SUGDEN,
C. VAN BUREN,
SAMUEL WALLIN,
CHARLES E. FRENCH,

WILLIAM J. KLINE,
NATHAN B. SMITH,
ROBERT J. LINDSAY,
W. C. SCHAUFLEER,
THOMAS F. KENNEDY.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$3,648,003 00

Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|--------------|------------------|---------------------------|
| State of New York..... | \$75,000 00 | \$81,725 00 | \$84,000 00 |
| State of Utah..... | 25,000 00 | 25,125 00 | 24,250 00 |
| State of Wyoming..... | 3,000 00 | 4,005 00 | 3,420 00 |
| Cities in other States..... | 11,000 00 | 11,453 40 | 11,000 00 |
| Cities in this State..... | 764,350 00 | 780,672 23 | 761,275 50 |
| Counties in this State..... | 276,095 56 | 278,277 56 | 276,095 56 |
| Towns in this State..... | 59,698 00 | 60,264 85 | 59,410 00 |
| Villages in this State..... | 260,116 71 | 268,469 59 | 258,834 77 |
| School districts in this State | 48,810 00 | 50,082 40 | 50,710 00 |
| Railroad mortgage bonds..... | 416,000 00 | 473,789 30 | 422,870 00 |

\$1,939,070 27

\$2,033,869 33

\$1,951,865 83

1,951,865 83

Banking house and lot, book value, \$42,000; cost, \$104,391.65;
actual cash value.....

42,000 00

Cash on deposit in banks and trust companies.....

456,502 28

Cash on hand.....

40,115 72

Total of collectible interest.....

74,845 94

\$6,213,332 77

LIABILITIES

Amount due depositors, viz.:

Principal..... \$5,585,862 41

Dividends credited or to be credited for the six
months ending with December 31, 1916..... 90,136 60

\$5,675,999 01

Surplus on market value.....

537,333 76

\$6,213,332 77

Surplus on par value, \$524,538.20.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1916, before transactions of the day.....

\$505,920 37

From depositors, not including dividends credited.....

1,682,373 23

From interest on loans, deposits and investments.....

260,328 60

From mortgages.....

168,286 00

From redemption of stocks and bonds.....

86,800 00

From all other sources, viz.: Taxes advanced—refunded..

304 23

\$2,704,012 43

PAYMENTS

| | |
|---|-----------------------|
| To depositors, including dividends paid to them..... | \$1,496,419 38 |
| For loans on bounds and mortgages..... | 390,328 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$288,598)..... | 293,359 40 |
| For interest (other than dividend payments to depositors)... | 2,493 20 |
| For current expenses of the bank, viz.: | |
| For salaries | \$11,837 98 |
| For taxes: Banking house, \$984.75; surplus, \$4,671.23; on mortgages, \$576.55..... | 6,231 53 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 6,490 71 |
| | 24,490 22 |
| Other payments, viz.: Taxes advanced..... | 304 23 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 496,618 00 |
| | <u>\$2,704,012 43</u> |

STATISTICAL INFORMATION

| | |
|---|----------------|
| Number of open accounts January 1, 1917..... | 15,344 |
| Number of accounts opened or reopened during the year..... | 2,296 |
| Number of accounts closed during the year..... | 1,691 |
| Amount deposited during the year, not including dividends credited for that period..... | \$1,682,373 23 |
| Amount withdrawn during the year..... | 1,496,419 38 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$87,358 10 |
| January 1, 1917..... | 90,136 60 |
| | 177,494 70 |
| Average amount of each account January 1, 1917..... | 363 40 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 3½ |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 3½ |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$260,266 78 |
| Total expenses of the bank for the year 1916..... | 24,490 22 |
| Dividends paid to depositors for the year 1916..... | 177,494 70 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 58,281 86 |

NASSAU COUNTY

62. ROSLYN SAVINGS BANK OF ROSLYN, ROSLYN

[Incorporated 1875]

THOMAS MOTT, President. **FREDERICK E. WILLITS, Treasurer.**
HENRY M. W. EASTMAN, Vice-President. **FREDERICK C. DAVIS, Secretary.**
JOHN C. BAKER, Vice-President.

TRUSTEES

| | | |
|---|--|--|
| HENRY M. W. EASTMAN, THOMAS MOTT, JOSEPH H. BOGART, GEORGE P. TITUS, FRED'K E. WILLITS, THOS. W. ALBERTSON, FREDERICK C. HICKS, DANIEL J. HEGEMAN, | S. M. POWELL, JOTHAM POST, S. T. RUSHMORE, WILLIAM W. COCKS, J. CLIFTON MONFORT, RICHARD DOWNING, WILLIAM WITTE, GEORGE W. EASTMAN, | JOHN C. BAKER, DANIEL UNDERHILL, JOHN A. ALBERTSON, DANIEL S. WOOLLEY, EUGENE W. DENTON, ALFRED V. FRASER, JAMES WILLITS, |
|---|--|--|

FINANCIAL

RESOURCES

Bonds and mortgages..... \$1,562,050 00

Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|--------------|------------------|---------------------------|
| State of New York..... | \$20,000 00 | \$21,450 00 | \$23,200 00 |
| Cities in other States..... | 94,000 00 | 97,032 75 | 99,620 00 |
| Cities in this State..... | 131,500 00 | 137,312 75 | 137,315 00 |
| Counties in this State..... | 10,000 00 | 10,296 84 | 10,820 00 |
| Towns in this State..... | 9,500 00 | 10,600 00 | 10,165 00 |
| Villages in this State..... | 8,000 00 | 8,280 00 | 8,110 00 |
| School districts in this State | 96,300 00 | 96,927 23 | 99,350 00 |
| Railroad mortgage bonds.... | 493,000 00 | 495,753 75 | 461,841 25 |
| | \$862,300 00 | \$867,653 23 | \$850,430 25 |

| | |
|---|----------------|
| Banking house and lot, book value, \$25,000; cost, \$36,514.17; actual cash value..... | 25,000 00 |
| Other real estate, book value, \$24,551.96; cost, \$24,744.28; actual cash value..... | 24,744 28 |
| Cash on deposit in banks or trust companies..... | 174,047 38 |
| Cash on hand..... | 927 65 |
| Total of collectible interest..... | 38,497 09 |
| Amount of all other assets, viz.: Taxes and insurance pre- miums advanced..... | 2,519 47 |
| | \$2,678,216 12 |

LIABILITIES

Amount due depositors, viz.:

| | |
|---|----------------|
| Principal..... | \$2,391,262 53 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 43,728 25 |
| | \$2,434,990 78 |
| Surplus on market value..... | 243,225 34 |
| | \$2,678,216 12 |

Surplus on par value, \$255,095.09.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|--|--------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$122,800 77 |
| From depositors, not including dividends credited..... | 618,869 63 |
| From interest on loans, deposits and investments..... | 119,388 62 |
| From rents from banking house..... | 1,827 50 |
| From rents from other real estate..... | 950 00 |
| From mortgages..... | 56,775 00 |
| From redemption of stocks and bonds..... | 20,400 00 |
| From stocks and bonds sold (total par value, \$30,000)..... | 23,000 00 |

From all other sources, viz.:

| | |
|---|----------|
| Deficiency judgment | \$149 91 |
| Appraisal fees | 437 50 |
| Overpayments, refunded | 1,000 49 |
| Deposit for bid on bonds returned | 1,000 00 |
| Taxes refunded | 670 50 |
| Check not returned | 30 |
| Preparing lease | 5 00 |

3,263 70

\$967,275 22

PAYMENTS

| | |
|---|--------------|
| To depositors, including dividends paid to them..... | \$417,319 47 |
| For loans on bonds and mortgages..... | 162,950 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$183,000)..... | 181,112 39 |
| For interest (other than dividend payments to depositors)... | 2,108 24 |

For current expenses of the bank, viz.:

| | |
|--|------------|
| For salaries | \$7,000 63 |
| For taxes: Banking house, \$1,004.69; surplus, \$2,079.83; on mortgages, \$423.50..... | 3,508 07 |
| For expenses, except taxes, of banking house: | |
| Repairs | 100 98 |
| Insurance | 22 50 |
| Other | 28 57 |

For expenses of other real estate, viz.:

| | |
|-----------------|--------|
| Repairs | 575 65 |
| Insurance | 80 78 |
| Taxes | 654 38 |
| Other | 25 00 |

For other expenses, not including expenses of other real estate nor other expenses of banking house.... 1,915 61

14,602 17

For real estate acquired by foreclosure, or in settlement of debts due the bank..... 9,836 71

Other payments, viz.:

| | |
|-------------------------------|----------|
| Satisfaction piece | \$3 10 |
| Appraisal fees | 437 50 |
| Insurance and taxes paid..... | 1,917 05 |
| Overpayments | 1,000 38 |
| Deposit for bid on bonds..... | 1,000 00 |
| Cash short — teller's | 2 90 |
| Lease | 5 00 |
| Protest fees | 1 20 |

4,371 21

Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... 174,975 08

\$967,275 22

STATISTICAL INFORMATION

| | |
|---|--------------|
| Number of open accounts January 1, 1917..... | 4,404 |
| Number of accounts opened or reopened during the year..... | 622 |
| Number of accounts closed during the year..... | 362 |
| Amount deposited during the year, not including dividends credited for that period..... | \$618,869 63 |
| Amount withdrawn during the year..... | 417,319 47 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$41,368 53 |
| January 1, 1917..... | 43,728 25 |
| Paid but not credited..... | 4 50 |

85,101 28

Average amount of each account January 1, 1917..... 532 01

Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... 4

Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... 4

Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... \$129,005 39

Total expenses of the bank for the year 1916..... 14,602 17

Dividends paid to depositors for the year 1916..... 85,096 78

Net earnings for the year 1916 over expenses and dividends paid to depositors..... 29,306 44

NEW YORK COUNTY

63. AMERICAN SAVINGS BANK, NEW YORK CITY

[115 West 42d street; incorporated 1882]

| | |
|---------------------------------|---------------------------------|
| WILLIAM M. CAMPBELL, President. | DAVID ORR, Secretary. |
| JAMES F. FARGO, Vice-President. | WILLIAM M. HAZELTON, Treasurer. |
| L. DUNCAN BULKLEY, Vice-Pres. | |

TRUSTEES

| | | |
|--------------------|-------------------|----------------------|
| VINCENT PISEK, | WM. M. CAMPBELL. | HICKS A. WEATHERBEE, |
| JAMES F. FARGO, | JOHN V. IRWIN, | WARREN THORPE, |
| L. DUNCAN BULKLEY, | HENRY R. SUTPHEN, | HENRY S. PARKER, |
| DAVID ORR, | FRED. M. JOHNSON, | J. C. TRAPHAGEN, |
| WILLIAM C. STORY, | CARL L. VIETOR, | CHAS. F. DESHLER. |

FINANCIAL RESOURCES

Bonds and mortgages..... \$2,089,315 00
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value | |
|--|-----------------------|-----------------------|---------------------------|------------------------------|
| Cities in other States..... | \$37,000 00 | \$36,094 35 | \$36,890 00 | |
| Cities in this State..... | 225,000 00 | 235,516 36 | 234,250 00 | |
| Towns in this State..... | 30,000 00 | 35,965 00 | 33,900 00 | |
| Villages in this State..... | 102,000 00 | 103,988 29 | 102,200 00 | |
| School districts in this State | 22,000 00 | 23,621 20 | 22,110 00 | |
| Railroad mortgage bonds.... | 630,000 00 | 616,378 06 | 631,660 00 | |
| | <u>\$1,046,000 00</u> | <u>\$1,061,463 25</u> | <u>\$960,990 00</u> | 960,990 00 |
| Banking house and lot, book value, \$13,361.54; cost, \$34,721.- | | | | |
| 64; actual cash value..... | | | | 34,721 64 |
| Other real estate, book value, \$115,273.37; cost, \$115,955.24; | | | | |
| actual cash value..... | | | | 115,102 69 |
| Cash on deposit in banks or trust companies..... | | | | 185,711 89 |
| Cash on hand..... | | | | 3,675 83 |
| Total of collectible interest..... | | | | 42,408 12 |
| Amount of all other assets, viz.: Suspense account..... | | | | 120 80 |
| | | | | <u><u>\$3,432,045 97</u></u> |

LIABILITIES

Amount due depositors, viz.:

| | | |
|---|----------------|------------------------------|
| Principal | \$3,268,385 76 | |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 50,921 55 | |
| | | \$3,319,307 31 |
| Other liabilities, viz.: Expenses incurred, but unpaid: Rent accrued | | 1,166 66 |
| Surplus on market value..... | | 111,572 00 |
| | | <u><u>\$3,432,045 97</u></u> |

Surplus on par value, \$196,582.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|--|--------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$236,096 80 |
| From depositors, not including dividends credited..... | 1,369,230 35 |
| From interest on loans, deposits and investments..... | 137,012 76 |

| | |
|--|-----------------------|
| From rents from banking house..... | \$3,781 66 |
| From rents from other real estate..... | 8,688 80 |
| From mortgages..... | 83,650 00 |
| From redemption of stocks and bonds..... | 44,000 00 |
| From stocks and bonds sold (total par value \$55,000)..... | 55,932 25 |
| From real estate sold..... | 84,000 00 |
| From all other sources, viz.: Suspense account..... | 2,176 28 |
| | <u>\$2,024,568 90</u> |

PAYMENTS

| | |
|---|-----------------------|
| To depositors, including dividends paid to them..... | \$1,181,053 57 |
| For loans on bonds and mortgages..... | 485,000 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$100,000)..... | 94,718 75 |
| For interest (other than dividend payments to depositors) .. | 1,265 63 |
| For current expenses of the bank, viz.: | |
| For salaries..... | \$12,564 25 |
| For taxes: Banking house, \$56.10; surplus, \$559.47.... | 615 57 |
| For expenses, except taxes, of banking house: | |
| Repairs..... | 858 72 |
| Insurance..... | 284 66 |
| Other..... | 301 46 |
| For rent of banking rooms..... | 7,000 00 |
| For expenses of other real estate, viz.: | |
| Repairs..... | 1,355 70 |
| Insurance..... | 449 21 |
| Taxes..... | 2,990 58 |
| Other..... | 1,071 61 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 2,653 71 |
| | 30,145 47 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 40,247 93 |
| Other payments, viz.: | |
| Fees on property sold..... | \$470 00 |
| Suspense account..... | 2,279 83 |
| | 2,749 83 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 189,387 72 |
| | <u>\$2,024,568 90</u> |

STATISTICAL INFORMATION

| | |
|--|----------------|
| Number of open accounts January 1, 1917..... | 9,686 |
| Number of accounts opened or reopened during the year.... | 2,353 |
| Number of accounts closed during the year..... | 1,352 |
| Amount deposited during the year, not including dividends credited for that period..... | \$1,369,230 35 |
| Amount withdrawn during the year..... | 1,181,053 57 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$49,216 14 |
| January 1, 1917..... | 50,921 65 |
| | 100,137 69 |
| Average amount of each account January 1, 1917..... | 342 69 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 3½ |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 3½ |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$153,614 64 |
| Total expenses of the bank for the year 1916..... | 39,132 96 |
| Dividends paid to depositors for the year 1916..... | 100,137 69 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 14,343 99 |

64. THE BANK FOR SAVINGS IN THE CITY OF NEW YORK

[280 Fourth avenue; incorporated 1819]

WALTER TRIMBLE, President.
 FREDERIC W. STEVENS, Vice-Pres.
 CHARLES S. BROWN, Vice-Pres.

ADRIAN ISELIN, Jr., Vice-Pres.
 LEWIS B. GAWTRY, Secretary.

TRUSTEES

WALTER TRIMBLE,
 FREDERIC W. STEVENS,
 CHARLES S. BROWN,
 ADRIAN ISELIN, Jr.,
 LEWIS B. GAWTRY,
 CHAS. A. SHERMAN,
 HENRY W. DE FOREST,
 W. IRVING CLARK,
 WILLIAM J. RIKER,

WM. W. APPLETON,
 THOMAS DIMOND,
 ROBERT BACON,
 HENRY E. HOYT,
 AUGUST BELMONT,
 CHARLES H. TWEED,
 WILLIAM SLOANE,
 THOMAS DENNY,

JOHN E. COWDIN,
 JAMES S. ALEXANDER,
 NICHOLAS BIDDLE,
 GEORGE F. BAKER, Jr.,
 OTTO M. EIDLITZ,
 GEO. E. ROOSEVELT,
 THATCHER M. BROWN,
 LEWIS C. LEDYARD, Jr.,
 JULIAN L. PEABODY.

FINANCIAL**RESOURCES**

Bonds and mortgages.....\$46,913,350 00
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|-----------------------------|----------------|------------------|---------------------------|
| State of New York..... | \$2,980,000 00 | \$3,051,341 25 | \$3,036,900 00 |
| State of Maryland..... | 830,000 00 | 786,404 16 | 810,700 00 |
| Cities in other States..... | 5,895,600 00 | 6,157,557 47 | 5,814,352 00 |
| Cities in this State..... | 17,233,800 00 | 17,836,442 57 | 17,210,352 00 |
| Counties in this State..... | 1,078,000 00 | 1,122,283 65 | 1,167,120 00 |
| Railroad mortgage bonds.... | 25,338,000 00 | 25,537,914 05 | 21,449,160 00 |

\$53,355,400 00 \$54,554,943 15 \$49,488,694 00

49,488,694 00

Banking house and lot, book value, \$400,000; cost, \$751,301.
 06; actual cash value..... 400,000 00
 Other real estate, book value, \$1,189,025.97; cost \$1,199,
 853.37; actual cash value..... 942,000 00
 Cash on deposit in banks or trust companies..... 3,464,941 20
 Cash on hand..... 732,890 78
 Total of collectible interest..... 1,202,095 09

\$103,143,971 07**LIABILITIES****Amount due depositors, viz.:**

Principal\$92,572,080 87
 Dividends credited or to be credited for the six
 months ending with December 31, 1916..... 1,550,496 48

\$94,122,577 35

Surplus on market value..... 9,021,393 72

\$103,143,971 07

Surplus on par value, \$12,888,099.72.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

Cash on hand and in banks or trust companies January 1,
 1916, before transactions of the day..... \$4,094,808 00
 From depositors, not including dividends credited..... 15,359,302 48
 From interest on loans, deposits and investments..... 4,137,335 33
 From rents from other real estate..... 39,821 14
 From mortgages..... 2,397,750 00
 From redemption of stocks and bonds..... 55,000 00
 From stocks and bonds sold (total par value, \$1,085,000) 1,064,172 28
 From all other sources, viz.:
 Redemption of judgment against State of New York. \$14,773 02
 From receiver 68 34
 Insurance refund 23 28

14,864 64\$27,163,053 87

PAYMENTS

| | | |
|---|-----------------|------------------------|
| To depositors, including dividends paid to them..... | \$16,732,374 70 | |
| For loans on bonds and mortgages..... | 656,500 00 | |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$5,022,500)..... | 5,094,341 85 | |
| For interest (other than dividend payments to depositors)... | 37,975 39 | |
| For current expenses of the bank, viz.: | | |
| For salaries..... | \$113,201 00 | |
| For taxes: Banking house, \$14,915.23; surplus, \$48,250.65..... | 63,165 88 | |
| For expenses, except taxes, of banking house: | | |
| Repairs..... | 793 48 | |
| Insurance..... | 1,140 00 | |
| For expenses of other real estate, viz.: | | |
| Repairs..... | 1,959 37 | |
| Insurance..... | 2,300 83 | |
| Taxes..... | 23,370 97 | |
| Other..... | 1,175 92 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 24,476 29 | |
| | | 231,583 74 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | | 211,987 33 |
| Other payments, viz.: | | |
| Loss at counter..... | \$244 00 | |
| Allowed claim to depositor..... | 214 88 | |
| | | 458 88 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 4,197,831 98 | |
| | | <u>\$27,163,053 87</u> |

STATISTICAL INFORMATION

| | | |
|---|-----------------|--------------|
| Number of open accounts January 1, 1917..... | 145,446 | |
| Number of accounts opened or reopened during the year..... | 15,553 | |
| Number of accounts closed during the year..... | 16,172 | |
| Amount deposited during the year, not including dividends credited for that period..... | \$15,359,302 48 | |
| Amount withdrawn during the year..... | 16,732,374 70 | |
| Amount of dividends credited and paid for the year, viz.: | | |
| July 1, 1916..... | \$1,542,552 99 | |
| January 1, 1917..... | 1,550,496 48 | |
| | | 3,093,049 47 |
| Average amount of each account January 1, 1917..... | 647 13 | |
| Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate..... | 1 | |
| Total amount of such accounts..... | 3,610 07 | |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 3½ | |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 3½ | |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | 4,171,036 37 | |
| Total expenses of the bank for the year 1916..... | 232,042 62 | |
| Dividends paid to depositors for the year 1916..... | 3,093,049 47 | |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 845,946 28 | |

65. THE BOWERY SAVINGS BANK, NEW YORK CITY

[128-30 Bowery; incorporated 1834]

HENRY A. SCHENCK, President.
WM. M. SPACKMAN, Vice-President.
WILLIAM A. NASH, Vice-President.

WILLIAM E. KNOX, Comptroller.
JOSEPH G. LIDDLE, Secretary.
PERCY G. DELAMATER, Asst. Secy.

TRUSTEES

HENRY A. SCHENCK,
WM. M. SPACKMAN,
WM. A. NASH,
GEO. H. ROBINSON,
GEORGE JEREMIAH,
HENRY C. BERLIN,
CHARLES E. BIGELOW,
THOMAS B. KENT,

WILLIAM C. WOOD,
I. W. DRUMMOND,
H. B. DOMINICK,
C. LAWRENCE PERKINS,
ROBERT M. GALLAWAY,
MARK M. MACLAY,
FRANCIS S. BANGS,

LEWIS L. CLARKE,
RICHARD M. HOE,
GEORGE MCNEIR,
CHARLES H. TENNEY,
W. HULL WICKHAM,
STEPHEN BAKER,
ARTHUR L. LESHER,
S. W. FAIRCHILD.

FINANCIAL
RESOURCES

Bonds and mortgages.....\$63,710,365 00

Stock and bond investments, viz.:

| | Par value | Original cost | Estimated market value |
|---|------------------------|------------------------|---------------------------|
| <i>Stocks and bonds</i> | | | |
| State of New York..... | \$874,000 00 | \$897,210 00 | \$882,740 00 |
| State of Massachusetts..... | 1,215,000 00 | 1,277,858 80 | 1,155,080 00 |
| State of Rhode Island..... | 50,000 00 | 54,562 50 | 49,000 00 |
| Cities in other States..... | 6,816,500 00 | 7,334,123 30 | 6,755,360 00 |
| Cities in this State..... | 10,150,299 43 | 10,677,330 44 | 10,354,158 94 |
| Railroad mortgage bonds.... | 28,983,000 00 | 32,006,809 56 | 27,988,940 00 |
| Land Bank of State of New York | 45,000 00 | 45,315 74 | 45,283 31 |
| | <u>\$48,143,799 43</u> | <u>\$52,292,309 34</u> | <u>\$47,230,562 25</u> |

47,230,562 25

Banking house and lot, book value, \$175,000; cost, \$796,080.

91; actual cash value.....175,000 00

Other real estate, book value, \$357,000; cost, \$442,897.12;

actual cash value.....357,000 00

Cash on deposit in banks or trust companies.....6,004,920 95

Cash on hand.....1,038,881 31

Total of collectible interest.....1,778,746 92

Amount of all other assets, viz.:

Rents accrued.....\$311 67

Taxes advanced.....5,706 39

6,518 06

\$120,301,994 49

LIABILITIES

Amount due depositors, viz.:

Principal.....\$104,282,549 96

Dividends credited or to be credited for the six
months ending with December 31, 1916.....1,728,508 05\$106,011,058 01

Surplus on market value.....14,290,936 48

\$120,301,994 49

Surplus on par value, \$15,204,173.66.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1916, before transactions of the day.....\$7,117,318 88

From depositors, not including dividends credited.....22,219,790 57

From interest on loans, deposits and investments.....4,947,012 80

From rents from other real estate.....36,559 08

From mortgages.....3,041,600 00

From redemption of stocks and bonds.....836,377 75

From stocks and bonds sold (total par value, \$2,178,000)....2,013,453 58

From real estate sold.....56,825 00

From all other sources, viz.:

Collections.....\$9 39

Public phone.....15 95

Satisfaction.....144 00

| | | |
|----------------------------------|-----------|-----------|
| Notarial fees | \$56 75 | |
| Adjustment of overdraft..... | 20 00 | |
| Deficiency judgment | 50 00 | |
| Expense, real estate..... | 142 68 | |
| Insurance premium, refunded..... | 7 74 | |
| Taxes advanced, refunded..... | 40,000 00 | |
| | | 40,446 51 |

\$40,309,384 17

PAYMENTS

| | |
|---|-----------------|
| To depositors, including dividends paid to them..... | \$22,462,313 10 |
| For loans on bonds and mortgages..... | 4,608,700 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$5,506,500)..... | 5,742,022 19 |
| For interest (other than dividend payments to depositors)... | 54,176 33 |
| For current expenses of the bank, viz.: | |

| | |
|---|--------------|
| For salaries | \$125,646 00 |
| For taxes: Banking house, \$7,068.02; surplus, \$111,066.23 | 118,184 25 |

For expenses, except taxes, of banking house:

| | |
|---------------|-----------|
| Repairs | 2,098 97 |
| Other | 13,844 00 |

For expenses of other real estate, viz.:

| | |
|-----------------|----------|
| Repairs | 8,765 61 |
| Insurance | 2,803 05 |
| Taxes | 8,861 80 |
| Other | 8,635 16 |

For other expenses, not including expenses of other real estate nor other expenses of banking house...

39,899 52

328,587 86

| | |
|--|-----------|
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 17,413 98 |
|--|-----------|

Other payments, viz.:

| | |
|---------------------------|-----------|
| Cash short—teller's | \$104 00 |
| Adjusting overdraft | 20 00 |
| Taxes advanced | 52,244 45 |

52,368 45

| | |
|--|--------------|
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 7,043,802 26 |
|--|--------------|

\$40,309,384 17

STATISTICAL INFORMATION

| | |
|---|-----------------|
| Number of open accounts January 1, 1917..... | 143,895 |
| Number of accounts opened or reopened during the year.... | 21,072 |
| Number of accounts closed during the year..... | 19,763 |
| Amount deposited during the year, not including dividends credited for that period..... | \$22,219,790 57 |
| Amount withdrawn during the year..... | 22,462,313 10 |
| Amount of dividends credited and paid for the year, viz.: | |

| | |
|----------------------|----------------|
| July 1, 1916..... | \$1,703,084 60 |
| January 1, 1917..... | 1,728,508 05 |

3,431,592 65

| | |
|---|--------|
| Average amount of each account January 1, 1917..... | 736 72 |
|---|--------|

Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....

5

| | |
|------------------------------------|-------------|
| Total amount of such accounts..... | \$17,057 40 |
|------------------------------------|-------------|

| | |
|---|----|
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 3½ |
|---|----|

| | |
|---|----|
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 3½ |
|---|----|

| | |
|--|----------------|
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$4,847,110 82 |
|--|----------------|

| | |
|---|------------|
| Total expenses of the bank for the year 1916..... | 328,587 86 |
|---|------------|

| | |
|---|--------------|
| Dividends paid to depositors for the year 1916..... | 3,431,592 65 |
|---|--------------|

| | |
|--|--------------|
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 1,086,930 31 |
|--|--------------|

66. BROADWAY SAVINGS INSTITUTION, NEW YORK CITY

[5-7 Park place; incorporated 1861]

HORACE F. HUTCHINSON, President. EUGENE BRITTON, Treasurer.
 J. A. GEISSENHAINER, Vice-Pres. WILLIAM H. ROSE, Secretary.
 RICHARD B. KELLY, Vice-Pres.

TRUSTEES

J. A. GEISSENHAINER, RICHARD B. KELLY, SAMUEL S. BLOOD,
 H. F. HUTCHINSON, REMSEN JOHNSON, HENRY A. HOWARTH,
 EUGENE BRITTON, EDWARD TOWNSEND, WILLIAM H. ROSE,
 H. MORTIMER BRUSH, FREDERICK W. HUNTER, A. B. WESTERVELT,
 OSCAR T. MACKEY, CHARLES A. FRANK, EDWARD E. WATTS.

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$9,017,350 00

Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value | |
|---|-----------------------|-----------------------|---------------------------|------------------------|
| State of New York..... | \$50,000 00 | \$51,437 50 | \$53,000 00 | |
| State of Missouri..... | 140,000 00 | 137,126 52 | 140,000 00 | |
| State of Maryland..... | 100,000 00 | 99,875 00 | 100,000 00 | |
| Cities in other States..... | 200,000 00 | 222,328 00 | 202,000 00 | |
| Cities in this State..... | 321,000 00 | 330,432 83 | 326,785 00 | |
| Counties in this State..... | 300,000 00 | 300,000 00 | 294,000 00 | |
| Villages in this State..... | 8,000 00 | 8,045 91 | 8,040 00 | |
| Railroad mortgage bonds.... | 2,503,000 00 | 2,680,592 22 | 2,465,070 00 | |
| | <u>\$3,622,000 00</u> | <u>\$3,829,837 98</u> | <u>\$3,588,895 00</u> | 3,588,895 00 |
| Banking house and lot, book value, \$270,000; cost, \$271,261.83; actual cash value..... | | | | 270,000 00 |
| Other real estate, book value, \$695,000; cost, \$713,794.07; actual cash value..... | | | | 695,000 00 |
| Cash on deposit in banks or trust companies..... | | | | 1,491,965 82 |
| Cash on hand..... | | | | 126,495 36 |
| Total of collectible interest..... | | | | 160,794 13 |
| | | | | <u>\$15,350,500 31</u> |

LIABILITIES

Amount due depositors, viz.:

| | | |
|---|-----------------|------------------------|
| Principal | \$14,387,662 67 | |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 273,244 87 | \$14,660,907 54 |
| Surplus on market value..... | 689,592 77 | |
| | | <u>\$15,350,500 31</u> |

Surplus on par value, \$722,697.77.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|--|-----------------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$1,282,277 52 |
| From depositors, not including dividends credited..... | 3,425,668 18 |
| From interest on loans, deposits and investments..... | 644,364 10 |
| From rents from other real estate..... | 8,546 10 |
| From mortgages | 467,000 00 |
| From redemption of stocks and bonds..... | 582,800 00 |
| From stocks and bonds sold (total par value, \$123,000)..... | 125,398 38 |
| From loans paid..... | 38,500 00 |
| From real estate sold..... | 190,378 02 |
| | <u>\$6,764,932 30</u> |

PAYMENTS

| | |
|---|-----------------------|
| To depositors, including dividends paid to them..... | \$3,086,303 62 |
| For loans on bonds and mortgages..... | 598,400 00 |
| For loans on stocks and bonds and other securities..... | 28,500 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,002,000)..... | 1,047,624 69 |
| For interest (other than dividend payments to depositors) .. | 11,456 01 |
| For current expenses of the bank, viz.: | |
| For salaries | \$35,630 00 |
| For taxes: Banking house, \$3,710.60; surplus, \$5,789.11; on mortgages, \$235..... | 9,794 71 |
| For expenses, except taxes, of banking house: | |
| Repairs | 379 72 |
| Insurance | 438 18 |
| For expenses of other real estate, viz.: | |
| Repairs | 1,645 81 |
| Insurance | 535 39 |
| Taxes | 12,246 59 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 5,172 69 |
| | 66,943 09 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 307,243 71 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 1,618,461 18 |
| | <u>\$6,764,932 30</u> |

STATISTICAL INFORMATION

| | |
|--|------------------|
| Number of open accounts January 1, 1917..... | 15,929 |
| Number of accounts opened or reopened during the year... | 2,513 |
| Number of accounts closed during the year..... | 1,957 |
| Amount deposited during the year, not including dividends credited for that period..... | \$3,425,668 18 |
| Amount withdrawn during the year..... | 3,086,303 62 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$265,324 85 |
| January 1, 1917..... | 273,244 87 |
| | 538,569 72 |
| Average amount of each account January 1, 1917..... | 920 30 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$632,411 60 |
| Total expenses of the bank for the year 1916..... | 66,943 09 |
| Dividends paid to depositors for the year 1916..... | 538,569 72 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <u>26,898 79</u> |

67. CITIZENS' SAVINGS BANK, NEW YORK CITY

[54-58 Bowery; Incorporated 1860]

HENRY HASLER, President.
 CHARLES H. SMITH, Vice-Pres.
 CHARLES H. CLARK, Vice-Pres.

HENRY SAYLER, Secretary.
 EMIL A. HUBER, Asst. Secretary.

TRUSTEES

CHAS. H. STEINWAY.
 HENRY HASLER.
 PERCIVAL KUHNE,
 JAMES ROWLAND,
 ARTHUR W. WATSON,
 JOHN C. JUHRING,
 JOHN M. FUCHS,

DAVID C. TOWNSEND,
 FRED'K W. WURSTER,
 CHARLES H. SMITH,
 JOHN A. BEALL,
 CHARLES H. CLARKE,
 EDWARD H. TITUS,
 BARAK G. COLES, JR.

RICHARD A. BACHIA,
 JULIUS DE LONG,
 HENRY SAYLER,
 WARNER D. ORVIS,
 WILLIAM H. SCHMIDT,
 AUGUSTUS W. KELLEY,
 EDWIN E. DICKINSON.

FINANCIAL
RESOURCES

Bonds and mortgages..... \$8,893,800 00
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value | |
|---|-----------------------|-----------------------|---------------------------|------------------------|
| State of New York..... | \$900,000 00 | \$983,151 80 | \$969,000 00 | |
| State of Massachusetts..... | 1,000,000 00 | 1,122,117 00 | 953,000 00 | |
| Cities in other States..... | 2,700,000 00 | 2,943,791 80 | 2,752,000 00 | |
| Cities in this State..... | 3,286,000 00 | 3,541,561 15 | 3,315,215 00 | |
| Counties in this State..... | 130,000 00 | 150,995 00 | 128,700 00 | |
| | <u>\$8,016,000 00</u> | <u>\$8,741,616 85</u> | <u>\$8,123,915 00</u> | 8,123,915 00 |
| Banking house and lot, book value, \$125,000; cost, \$276,- 208.16; actual cash value..... | | | | 125,000 00 |
| Other real estate, book value, \$86,000; cost, \$121,041.61; actual cash value..... | | | | 86,000 00 |
| Cash on deposit in banks or trust companies..... | | | | 1,628,696 97 |
| Cash on hand..... | | | | 251,496 14 |
| Total of collectible interest..... | | | | 177,286 51 |
| | | | | <u>\$19,286,194 62</u> |

LIABILITIES

Amount due depositors, viz.:

| | | |
|---|-----------------|------------------------|
| Principal | \$16,520,236 70 | |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 272,479 73 | \$16,792,716 43 |
| Surplus on market value..... | | 2,493,478 19 |
| | | <u>\$19,286,194 62</u> |

Surplus on par value, \$2,385,563.19.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|--|----------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$2,038,206 74 |
| From depositors, not including dividends credited..... | 3,613,083 52 |
| From interest on loans, deposits and investments..... | 766,263 41 |
| From rents from banking house..... | 7,680 00 |
| From rents from other real estate..... | 4,506 47 |
| From mortgages..... | 341,100 00 |
| From redemption of stocks and bonds..... | 187,000 00 |
| From stocks and bonds sold (total par value, \$171,000).... | 168,795 00 |
| From real estate sold..... | 61,000 00 |

From all other sources, viz.:

| | | |
|---------------------------------------|------------|-----------------------|
| Collection, deficiency judgments..... | \$2,081 43 | |
| Rent received during foreclosure..... | 3,329 48 | |
| Profit on bonds sold..... | 375 00 | |
| | | \$5,785 89 |
| | | <u>\$7,193,423 03</u> |

PAYMENTS

| | | |
|---|----------------|-----------------------|
| To depositors, including dividends paid to them..... | \$3,673,114 89 | |
| For loans on bonds and mortgages..... | 306,500 00 | |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,000,000)..... | 1,047,821 80 | |
| For interest (other than dividend payments to depositors)..... | 8,725 00 | |
| For current expenses of the bank, viz.: | | |
| For salaries..... | \$51,700 00 | |
| For taxes: Banking house, \$3,536.23; surplus, \$22,639.70..... | 26,175 93 | |
| For expenses, except taxes, of banking house: | | |
| Repairs..... | 426 70 | |
| Insurance..... | 360 41 | |
| For expenses of other real estate, viz.: | | |
| Repairs..... | 1,468 28 | |
| Insurance..... | 171 80 | |
| Taxes..... | 1,719 51 | |
| Other..... | 86 11 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 12,735 45 | |
| | | 94,834 19 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 181,589 04 | |
| Other payments, viz.: Commissions, sale of real estate..... | 645 00 | |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 1,880,193 11 | |
| | | <u>\$7,193,423 03</u> |

STATISTICAL INFORMATION

| | | |
|---|----------------|------------|
| Number of open accounts January 1, 1917..... | 27,277 | |
| Number of accounts opened or reopened during the year.... | 2,940 | |
| Number of accounts closed during the year..... | 2,791 | |
| Amount deposited during the year, not including dividends credited for that period..... | \$3,613,083 52 | |
| Amount withdrawn during the year..... | 3,673,114 89 | |
| Amount of dividends credited and paid for the year, viz.: | | |
| July 1, 1916..... | \$267,931 30 | |
| January 1, 1917..... | 272,479 73 | |
| | | 540,411 03 |
| Average amount of each account, January 1, 1917..... | 615 63 | |
| Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate..... | 1 | |
| Total amount of such accounts..... | \$7,039 00 | |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 3½ | |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 3½ | |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$751,344 74 | |
| Total expenses of the bank for the year 1916..... | 94,834 19 | |
| Dividends paid to depositors for the year 1916..... | 540,411 03 | |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 116,099 52 | |

68. COMMONWEALTH SAVINGS BANK OF NEW YORK CITY

[2007 Amsterdam avenue; incorporated 1910]

JOHN H. BOSCHEN, President.
JOHN A. MURRAY, Vice-Pres.LOUIS K. UNGRICH, Vice-Pres.
CHARLES S. GAUBERT, Secretary.

TRUSTEES

HERMAN W. BEYER,
JOHN H. BOSCHEN,
GEORGE H. HYDE,
JOHN E. DAVIES,
FRANK B. FRENCH,
SIGMUND WECHSLER,
CHARLES S. GAUBERT,
PHILIP HANO,VALENTINE J. HAHN,
CORNELIUS HUTH,
THOMAS F. MCAVOY,
JOHN A. MURRAY,
CHRISTIAN SCHIERLOH,
WM. F. SCHNEIDER,
GUSTAV SCHOLER,
DONALD G. SINCLAIR,
RICHARD H. SMITH,LOUIS K. UNGRICH,
MARTIN WALLACE,
BURTON J. WILKE,
WILLIAM S. BENNETT,
OTTO H. SCHLOBOHM,
FRANK P. SCHIMPF,
JOHN E. O'CONNELL,
RUFUS P. JOHNSTON.FINANCIAL
RESOURCESBonds and mortgages..... \$731,600 00
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|---------------------|---------------------|---------------------------|
| State of California | \$10,000 00 | \$9,706 20 | \$10,100 00 |
| Cities in other States..... | 25,000 00 | 25,669 02 | 26,460 00 |
| Cities in this State..... | 113,000 00 | 110,424 30 | 115,460 00 |
| School districts in this State | 4,600 00 | 4,894 09 | 4,964 00 |
| Railroad mortgage bonds.... | 139,000 00 | 133,544 12 | 132,420 00 |
| | <u>\$291,600 00</u> | <u>\$284,227 73</u> | <u>\$289,384 00</u> |

Cash on deposit in banks or trust companies..... 289,384 00
 Cash on hand 117,420 56
 Total of collectible interest..... 6,101 26
 Amount of all other assets, viz.: Furniture and fixtures.... 18,597 62
 1,200 00

\$1,164,303 44

LIABILITIES

Amount due depositors, viz.:

Principal \$1,115,084 42
 Dividends credited or to be credited for the six
 months ending with December 31, 1916..... 18,356 65

Surplus on market value..... \$1,133,441 07
30,862 37\$1,164,303 44

Surplus on par value, \$33,078.37.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1,
 1916, before transactions of the day..... \$95,606 59
 From depositors, not including dividends credited..... 739,120 77
 From interest on loans, deposits and investments..... 40,175 33
 From rents from other real estate..... 221 25
 From mortgages 5,000 00
 From real estate sold..... 27,800 00
 From all other sources, viz.:
 Refund of tax (erroneously paid)..... \$106 28
 Insurance premium unexpired returned..... 31 10
 137 38
\$908,061 32

PAYMENTS

| | |
|--|---------------------|
| To depositors, including dividends paid to them..... | \$436,562 94 |
| For loans on bonds and mortgages..... | 250,300 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$85,000)..... | 82,900 00 |
| For interest (other than dividend payments to depositors) .. | 659 92 |
| For current expenses of the bank, viz.: | |
| For salaries | \$4,495 90 |
| For rent of banking rooms..... | 1,200 00 |
| For expenses of other real estate, viz.: | |
| Repairs | 15 00 |
| Taxes | 517 49 |
| Other | 39 69 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 1,023 55 |
| | 7,291 63 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 6,641 31 |
| Other payments, viz.: Taxes and commissions on real estate sold | 183 70 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 123,521 82 |
| | <u>\$908,061 32</u> |

STATISTICAL INFORMATION

| | |
|--|-----------------|
| Number of open accounts January 1, 1917..... | 6,115 |
| Number of accounts opened or reopened during the year.... | 2,445 |
| Number of accounts closed during the year..... | 931 |
| Amount deposited during the year, not including dividends credited for that period..... | \$739,120 77 |
| Amount withdrawn during the year..... | 436,562 94 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$15,699 33 |
| January 1, 1917..... | 18,356 65 |
| | 34,055 98 |
| Average amount of each account January 1, 1917..... | 185 35 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$47,594 66 |
| Total expenses of the bank for the year 1916..... | 8,137 41 |
| Dividends paid to depositors for the year 1916..... | 34,065 98 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors | <u>5,401 27</u> |

69. DRY DOCK SAVINGS INSTITUTION, NEW YORK CITY

[341 Bowery; incorporated 1848]

ANDREW MILLS, President.
WM. F. PATTERSON, Vice-President.
BENJ. D&F. CURTISS, Vice-Pres.

SAMUEL WEBSTER, Secretary.
FREDERICK SHERWOOD, Asst. Secy.

TRUSTEES

ANDREW MILLS,
FREDERICK ZITTEL,
JOHN A. TACKABERRY,
WILLIAM S. GRAY,
BENJ. D&F. CURTISS,

W. M. BENNETT,
WALTER E. FREW,
WM. H. REMICK,
LORENZO DANIELS,
WM. F. PATTERSON.

GEORGE B. HODGMAN,
RICHARD T. DAVIES,
ANDREW MILLS, Jr.,
WALTER P. BELKNAP,
AUGUSTUS H. TENNIS,

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$28,151,500 00
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value | |
|--|------------------------|------------------------|---------------------------|------------------------|
| State of New York..... | \$200,000 00 | \$201,000 00 | \$212,000 00 | |
| State of Maryland..... | 100,000 00 | 94,524 36 | 97,000 00 | |
| State of California..... | 100,000 00 | 96,623 20 | 101,000 00 | |
| State of Tennessee..... | 250,000 00 | 257,740 23 | 276,500 00 | |
| State of Massachusetts..... | 900,000 00 | 930,557 50 | 864,000 00 | |
| Cities in other States..... | 4,923,000 00 | 5,218,764 70 | 5,037,610 00 | |
| Cities in this State..... | 5,121,128 94 | 5,278,632 01 | 5,249,500 58 | |
| Counties in this State..... | 100,000 00 | 108,860 00 | 100,000 00 | |
| Railroad mortgage bonds.... | 9,183,000 00 | 9,836,644 14 | 8,974,280 00 | |
| | <u>\$20,877,128 94</u> | <u>\$22,073,346 14</u> | <u>\$20,910,890 58</u> | 20,910,890 58 |
| Banking house and lot, book value, \$150,000; cost, \$568,571.31; actual cash value | | | | 150,000 00 |
| Other real estate, book value, \$47,872.23; cost, \$47,872.23; actual cash value | | | | 47,872 23 |
| Cash on deposit in banks or trust companies..... | | | | 3,091,939 57 |
| Cash on hand..... | | | | 799,169 21 |
| Total of collectible interest..... | | | | 857,145 33 |
| | | | | <u>\$54,008,516 92</u> |

LIABILITIES

Amounts due depositors, viz.:

| | |
|---|------------------------|
| Principal | \$48,252,840 41 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 777,559 44 |
| | <u>\$49,030,399 85</u> |
| Other liabilities, viz.: Expenses incurred, but unpaid; reserve for taxes | 23,000 00 |
| Surplus on market value..... | 4,955,117 07 |
| | <u>\$54,008,516 92</u> |

Surplus on par value, \$4,921,355.43.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|--|----------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$3,413,295 70 |
| From depositors, not including dividends credited..... | 13,223,092 47 |
| From interest on loans, deposits and investments..... | 2,174,975 58 |
| From rents from other real estate..... | 1,720 72 |
| From mortgages | 2,008,000 00 |
| From redemption of stocks and bonds..... | 511,800 00 |
| From stocks and bonds sold (total par value, \$750,000).... | 698,437 50 |
| From real estate sold..... | 47,627 04 |

From all other sources, viz.:

| | | |
|---|----------|------------------------|
| Insurance premium advanced, returned..... | \$16 50 | |
| Deficiency judgment | 3,636 70 | |
| | | \$3,653 20 |
| | | <u>\$22,082,602 21</u> |

PAYMENTS

| | | |
|---|-----------------|------------------------|
| To depositors, including dividends paid to them..... | \$10,948,709 76 | |
| For loans on bonds and mortgages..... | 2,174,000 00 | |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$4,642,000)..... | 4,806,229 32 | |
| For interest (other than dividend payments to depositors) .. | 35,476 32 | |
| For current expenses of the bank, viz.: | | |
| For salaries | \$78,366 00 | |
| For taxes: Banking house, \$4,316.19; surplus, \$40,510.49 | 44,826 68 | |
| For expenses, except taxes, of banking house: | | |
| Repairs | 766 12 | |
| For expenses of other real estate, viz.: | | |
| Repairs..... | 140 25 | |
| Insurance..... | 153 00 | |
| Taxes..... | 689 42 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 17,920 62 | |
| | | 142,862 00 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank | | 84,215 94 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | | 3,891,108 78 |
| | | <u>\$22,082,602 21</u> |

STATISTICAL INFORMATION

| | | |
|--|-----------------|--------------|
| Number of open accounts January 1, 1917..... | 83,118 | |
| Number of accounts opened or reopened during the year.... | 16,889 | |
| Number of accounts closed during the year..... | 12,971 | |
| Amount deposited during the year, not including dividends credited for that period..... | \$13,223,092 47 | |
| Amount withdrawn during the year..... | 10,948,709 76 | |
| Amount of dividends credited and paid for the year, viz.: | | |
| July 1, 1916..... | \$746,540 28 | |
| January 1, 1917..... | 777,559 44 | |
| | | 1,524,099 70 |
| Average amount of each account January 1, 1917..... | | 589 89 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | | 3½ |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | | 3½ |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$2,169,099 52 | |
| Total expenses of the bank for the year 1916..... | 142,862 09 | |
| Dividends paid to depositors for the year 1916..... | 1,524,099 70 | |
| Net earnings for the year 1916 over expenses and dividends paid to depositors | | 502,137 73 |

70. THE EAST RIVER SAVINGS INSTITUTION, NEW YORK CITY

[291-295 Broadway; incorporated 1848]

DICK S. RAMSAY, President.
GEORGE ABEEL, Vice-Pres.**CHARLES A. WHITNEY, Secretary.**
LESTER VAN BRUNT, Asst. Secretary.**TRUSTEES****HENRY T. NICHOLS,**
GEORGE ABEEL,
DICK S. RAMSAY,
WARREN C. BARBER,
RICHARD YOUNG,
J. WORRALL ARTHUR,
WILLIAM C. SMITH,**DANIEL W. WHITMORE,**
CHAS. A. O'DONOHUE,
WILLIAM C. TABER,
JULIAN D. FAIRCHILD,
WILLIAM COVERLY,
EVERSLY CHILDS,**JAMES B. CLEWS,**
J. FRED. PIERSON,
JULIAN P. FAIRCHILD,
DARWIN E. JAMES, Jr.,
JAMES A. SMITH,
CHARLES A. PERKINS.**FINANCIAL
RESOURCES**

Bonds and mortgages.....\$17,921,730 00

Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|-----------------------------|------------------------|------------------------|---------------------------|
| State of New York..... | \$750,000 00 | \$761,900 00 | \$757,500 00 |
| State of Massachusetts..... | 1,250,000 00 | 1,328,505 15 | 1,199,400 00 |
| State of Tennessee..... | 100,000 00 | 99,625 00 | 102,000 00 |
| Cities in other States..... | 3,163,000 00 | 3,268,066 44 | 3,248,100 00 |
| Cities in this State..... | 6,684,500 00 | 6,633,495 18 | 6,692,420 00 |
| Counties in this State..... | 280,000 00 | 300,507 50 | 281,500 00 |
| Towns in this State..... | 36,000 00 | 36,574 92 | 38,520 00 |
| Railroad mortgage bonds.... | 3,332,000 00 | 3,221,264 25 | 2,929,890 00 |
| | <u>\$15,595,500 00</u> | <u>\$15,649,938 44</u> | <u>\$15,249,330 00</u> |

15,249,330 00

Banking house and lot, book value, \$1,300,000; cost, \$1,596,985.74; actual cash value..... 1,300,000 00

Other real estate book value, \$473,501.97; cost, \$473,501.97; actual cash value 473,501 97

Cash on deposit in banks or trust companies..... 5,453,971 09

Cash on hand 6,987 71

Total of collectible interest..... 342,911 45

Amount of all other assets, viz.: Rents accrued..... 459 00

\$40,748,891 22**LIABILITIES**

Amount due depositors, viz.:

Principal\$35,887,801 24

Dividends credited or to be credited for the six months ending with December 31, 1916..... 685,513 90

\$36,573,315 14

Surplus on market value..... 4,175,576 08

\$40,748,891 22

Surplus on par value, \$4,521,746.08.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|---|----------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$4,585,622 66 |
| From depositors, not including dividends credited..... | 8,472,197 67 |
| From interest on loans, deposits and investments..... | 1,625,111 81 |
| From rents from banking house..... | 76,868 08 |
| From rents from other real estate..... | 35,427 33 |
| From mortgages..... | 1,418,625 00 |
| From redemption of stocks and bonds..... | 299,000 00 |
| From real estate sold..... | 58,000 00 |
| From all other sources, viz.: | |

Mortgage extension agreements..... \$316 00

Satisfaction and assignments..... 133 50

Appraisal fees..... 670 00

Refund account..... 2,190 41

From tenants for changes made..... 194 97

Rents from mortgaged premises..... 3,213 26

Taxes and insurance from mortgaged premises..... 2,142 95

| | | |
|---------------------------------|-------------|------------------------|
| Deficiency judgment | \$10,000 00 | |
| Cash difference, teller's | 119 00 | |
| | | \$18,980 09 |
| | | <u>\$16,589,832 64</u> |

PAYMENTS

| | |
|--|----------------|
| To depositors, including dividends paid to them | \$7,634,279 99 |
| For loans on bonds and mortgages | 1,514,100 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,669,000) | 1,536,343 75 |
| For interest (other than dividend payments to depositors) .. | 13,007 47 |
| For current expenses of the bank, viz: | |

| | |
|---|-------------|
| For salaries | \$42,128 00 |
| For taxes: Banking house, \$36,676.73; surplus, \$23,343.08 | 55,919 80 |
| For expenses, except taxes, of banking house: | |
| Repairs | 1,072 29 |
| Insurance | 496 53 |
| Other | 24,290 74 |
| For rent of banking rooms | 20,000 00 |
| For expenses of other real estate, viz: | |
| Repairs | 16,610 69 |
| Insurance | 3,864 32 |
| Taxes | 10,783 17 |
| Other | 11,739 37 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 4,649 54 |
| | 191,554 50 |

| | |
|---|------------|
| For real estate acquired by foreclosure, or in settlement of debts due the bank | 230,160 82 |
|---|------------|

Other payments, viz.

| | |
|--|------------|
| Fixing up offices for tenants in banking house | \$1,253 65 |
| Taxes, insurance and interest paid on mortgaged premises | 8,173 66 |
| | 9,427 31 |

| | |
|---|------------------------|
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day | 5,460,958 80 |
| | <u>\$16,589,832 64</u> |

STATISTICAL INFORMATION

| | |
|--|----------------|
| Number of open accounts January 1, 1917 | 32,789 |
| Number of accounts opened or reopened during the year ... | 5,608 |
| Number of accounts closed during the year | 4,605 |
| Amount deposited during the year, not including dividends credited for that period | \$8,472,197 67 |
| Amount withdrawn during the year | 7,634,279 99 |
| Amount of dividends credited and paid for the year, viz: | |

| | |
|-----------------------|--------------|
| July 1, 1916 | \$864,808 75 |
| January 1, 1917 | 685,513 90 |

1,350,322 65

| | |
|--|----------|
| Average amount of each account January 1, 1917 | 1,115 41 |
|--|----------|

| | |
|--|---|
| Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate | 5 |
|--|---|

| | |
|-------------------------------------|-------------|
| Total amount of such accounts | \$15,354 31 |
|-------------------------------------|-------------|

| | |
|--|---|
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916 | 4 |
|--|---|

| | |
|--|---|
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916 | 4 |
|--|---|

| | |
|---|----------------|
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts | \$1,722,910 62 |
|---|----------------|

| | |
|--|------------|
| Total expenses of the bank for the year 1916 | 191,554 50 |
|--|------------|

| | |
|--|--------------|
| Dividends paid to depositors for the year 1916 | 1,350,322 65 |
|--|--------------|

| | |
|---|------------|
| Net earnings for the year 1916 over expenses and dividends paid to depositors | 181,033 47 |
|---|------------|

71. EMIGRANT INDUSTRIAL SAVINGS BANK, NEW YORK CITY

[51 Chambers street; incorporated 1850]

JOHN J. PULLEYN, President.
MYLES TIERNEY, Vice-Pres.
JAMES CLARKE, Vice-Pres.LOUIS V. O'DONOHUE, Secretary.
JOHN S. DALY, Comptroller.
JOHN J. BRENNAN, Deputy Comptroller

TRUSTEES

L. V. O'DONOHUE,
C. V. FORNES,
MYLES TIERNEY,
JOSEPH P. GRACE,
M. F. McDERMOTT,JAMES CLARKE,
FRANK S. GANNON,
JOHN J. PULLEYN,
JOHN G. O'KEEFE,
HENRY HEIDE,
WILLIAM HARKNESS,JOHN J. DEERY,
JOHN D. RYAN,
THOMAS E. MURRAY,
F. F. FITZPATRICK,
ROBERT L. HOGUET,
EDWARD F. McMANNIS.FINANCIAL
RESOURCESBonds and mortgages\$84,156,170 00
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|-----------------------------|------------------------|------------------------|---------------------------|
| State of New York..... | \$7,100,000 00 | \$7,311,712 11 | \$7,576,090 00 |
| State of Alabama..... | 1,000,000 00 | 1,063,083 62 | 1,030,000 00 |
| State of Arizona..... | 250,000 00 | 252,721 75 | 262,500 00 |
| State of California..... | 280,000 00 | 269,288 83 | 283,690 00 |
| State of Massachusetts..... | 1,532,000 00 | 1,743,510 00 | 1,511,620 00 |
| State of New Mexico..... | 250,000 00 | 251,875 00 | 257,500 00 |
| Cities in other States..... | 5,597,326 00 | 5,746,787 60 | 5,788,757 71 |
| Cities in this State..... | 12,064,750 00 | 12,834,222 49 | 12,963,757 50 |
| Counties in this State..... | 1,360,208 66 | 1,426,216 77 | 1,497,089 63 |
| Towns in this State..... | 833,834 57 | 870,905 68 | 897,891 86 |
| Villages in this State..... | 326,000 00 | 337,174 97 | 332,935 00 |
| Railroad mortgage bonds.... | 43,237,425 31 | 44,094,339 47 | 42,192,131 10 |
| | <u>\$73,881,594 54</u> | <u>\$76,206,854 29</u> | <u>\$74,590,862 70</u> |

Banking house and lot, book value, \$3,250,000; cost, \$4,441,-
636.33; actual cash value..... 3,250,000 00
Other real estate, book value, \$1,201,565.28; cost, \$1,201,-
565.28; actual cash value..... 1,004,500 00
Cash on deposit in banks or trust companies..... 8,571,804 93
Cash on hand 745,743 51
Total of collectible interest..... 2,478,293 58

\$174,797,374 72

LIABILITIES

Amount due depositors, viz.:

Principal\$158,998,374 46
Dividends credited or to be credited for the six
months ending with December 31, 1916..... 3,022,384 17
Surplus on market value..... 12,776,616 00

\$174,797,374 72

Surplus on par value, \$12,067,347.93.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1916, before transactions of the day..... \$7,442,894 51
From depositors, not including dividends credited..... 38,075,382 78
From interest on loans, deposits and investments..... 6,905,447 34
From rents from banking house..... 178,392 10
From rents from other real estate..... 33,211 84
From mortgages 2,499,060 00
From redemption of judgments against the State of New York 26,003 46

| | |
|--|------------------------|
| From real estate sold..... | \$11,056 55 |
| From all other sources, viz.: Collection of deficiency judgments | 14,373 29 |
| | <u>\$55,185,821 87</u> |

PAYMENTS

| | |
|---|------------------------|
| To depositors, including dividends paid to them..... | \$30,527,161 41 |
| For loans on bonds and mortgages..... | 6,034,000 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$9,436,728.35) | 8,691,991 56 |
| For interest (other than dividend payments to depositors)... | 79,225 27 |
| For current expenses of the bank, viz.: | |
| For salaries..... | \$167,188 00 |
| For taxes: Banking house, \$62,857.11; surplus, \$56,805.10 | 119,662 21 |
| For expenses, except taxes, of banking house: | |
| Repairs | 18,618 33 |
| Insurance | 1,388 53 |
| Other | 79,026 27 |
| For expenses of other real estate, viz.: | |
| Repairs | 53,840 76 |
| Insurance | 6,195 32 |
| Taxes | 22,841 85 |
| Other | 18,167 87 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 47,685 28 |
| | 534,504 42 |
| Other payments, viz. | |
| Cash short (teller's)..... | \$1,000 00 |
| Claim for repairs, allowed..... | 300 77 |
| | 1,300 77 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 9,317,548 44 |
| | <u>\$55,185,821 87</u> |

STATISTICAL INFORMATION

| | |
|---|-----------------|
| Number of open accounts January 1, 1917..... | 176,904 |
| Number of accounts opened or reopened during the year.... | 31,768 |
| Number of accounts closed during the year..... | 20,436 |
| Amount deposited during the year, not including dividends credited for that period..... | \$38,075,382 78 |
| Amount withdrawn during the year..... | 30,527,161 41 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$2,892,754 71 |
| January 1, 1917..... | 3,022,394 17 |
| | 5,915,138 88 |
| Average amount of each account January 1, 1917..... | 915 86 |
| Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate..... | 2 |
| Total amount of such accounts..... | \$7,124 64 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$7,298,914 07 |
| Total expenses of the bank for the year 1916..... | 534,594 42 |
| Dividends paid to depositors for the year 1916..... | 5,915,138 88 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 849,180 77 |

72. EMPIRE CITY SAVINGS BANK, NEW YORK CITY

[231 West 125th street; incorporated 1889]

JOHN BEAVER, President.
JOHN H. LOOS, Vice-President.
J. C. WATSON, Vice-President.

A. S. VANWINKLE, Secretary.
HOWARD C. MURPHY, Asst. Secy.

TRUSTEES

WILLIAM MOORES,
JOHN H. LOOS,
JOHN BEAVER,
ARTHUR E. WOOD,
E. H. HAMILTON,

WILLIAM T. KOCH,
J. C. WATSON,
JOHN BOTTOMLEY,
GEO. H. TAYLOR,
LYMAN T. DYER,

CHAS. W. DAYTON,
ALBERT E. MERRILL,
CARL A. KOELSCH,
CHARLES A. TERRY,
RICHARD E. COCHRAN,

FINANCIAL
RESOURCES

Bonds and mortgages..... \$3,179,650 00
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|-----------------------|-----------------------|---------------------------|
| Cities in other States..... | \$213,183 00 | \$223,324 07 | \$226,141 76 |
| Cities in this State..... | 386,500 00 | 353,467 92 | 368,380 00 |
| Counties in this State..... | 66,000 00 | 68,501 40 | 69,380 00 |
| Towns in this State..... | 66,500 00 | 67,058 60 | 68,445 00 |
| Villages in this State..... | 39,600 00 | 40,125 97 | 43,140 00 |
| School districts in this State | 45,000 00 | 45,615 00 | 45,465 00 |
| Railroad mortgage bonds.... | 790,484 84 | 831,608 70 | 820,476 45 |
| | <u>\$1,677,272 84</u> | <u>\$1,664,711 66</u> | <u>\$1,641,427 21</u> |

1,641,427 21

Other real estate, book value, \$126,874.23; cost, \$127,513.33;
actual cash value.....

126,874 23

Cash on deposit in banks or trust companies.....

574,736 52

Cash on hand.....

10,398 50

Total of collectible interest.....

48,599 98

Amount of all other assets, viz.: Rents accrued.....

155 00

\$5,581,841 44

LIABILITIES

Amount due depositors, viz.:

Principal..... \$5,165,527 02
Dividends credited or to be credited for the six
months ending with December 31, 1916..... 79,108 50

\$5,244,635 52

Surplus on market value.....

337,205 92

\$5,581,841 44

Surplus on par value, \$303,051.55.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1916, before transactions of the day..... \$463,757 06
From depositors, not including dividends credited..... 2,268,315 57
From interest on loans deposits and investments..... 221,024 19
From rents from banking house..... 1,080 00
From rents from other real estate..... 12,142 02
From mortgages..... 31,850 00
From redemption of stocks and bonds..... 134,196 00
From real estate sold..... 36,500 00

\$3,168,864 84

PAYMENTS

| | |
|--|-----------------------|
| To depositors, including dividends paid to them..... | \$1,738,563 42 |
| For loans on bonds and mortgages..... | 307,750 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$486,484.84)..... | 490,921 33 |
| For interest (other than dividend payments to depositors)... | 4,639 57 |
| For current expenses of the bank, viz.: | |
| For salaries..... | \$18,242 32 |
| For taxes: Banking house, \$1,235.50; surplus, \$2,487.81 | 3,723 31 |
| For expenses, except taxes, of banking house: | |
| Repairs..... | 167 79 |
| Insurance..... | 312 46 |
| Other..... | 180 00 |
| For rent of banking rooms..... | 2,310 00 |
| For expenses of other real estate, viz.: | |
| Repairs..... | 3,325 46 |
| Insurance..... | 829 62 |
| Taxes..... | 3,279 69 |
| Other..... | 3,192 15 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 6,292 70 |
| | 41,855 50 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 585,135 02 |
| | <u>\$3,168,864 84</u> |

STATISTICAL INFORMATION

| | |
|--|---------------------|
| Number of open accounts January 1, 1917..... | 18,512 |
| Number of accounts opened or reopened during the year..... | 6,342 |
| Number of accounts closed during the year..... | 4,243 |
| Amount deposited during the year, not including dividends credited for that period..... | \$2,268,315 57 |
| Amount withdrawn during the year..... | 1,738,563 42 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$75,127 63 |
| January 1, 1917..... | 79,106 50 |
| | <u>\$154,236 13</u> |
| Credited at other periods..... | 12 89 |
| | 154,223 24 |
| Average amount of each account January 1, 1917..... | 283 31 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 3½ |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 3½ |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$244,660 73 |
| Total expenses of the bank for the year 1916..... | 41,855 50 |
| Dividends paid to depositors for the year 1916..... | 154,223 24 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <u>48,581 99</u> |

73. EXCELSIOR SAVINGS BANK, NEW YORK CITY

[79 West Twenty-third street; incorporated 1889]

WILLIAM J. ROOME, President.
 WILLIAM H. BARRON, Vice-Pres.
 JOHN BURKE, Vice-President.

JOHN C. GRISWOLD, Secretary.
 ARTHUR PLAGE, Asst. Secy.

TRUSTEES

HENRY DAZIAN,
 WILLIAM H. BARRON,
 WILLIAM J. ROOME,
 JOHN BURKE,
 ROBERT J. HORNER,

WILLIAM CRAWFORD,
 EPHRAIM M. YOUNG,
 HENRY D. BREWSTER,
 BENJ. A. HEGEMAN, Jr.,

CLARENCE PRICE,
 MICHAEL COLEMAN,
 S. S. DELANO,
 CHARLES H. CLASS,
 WILLIAM H. WILLIAMS,

FINANCIAL

RESOURCES

Bonds and mortgages.....\$10,297,925 00
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|-----------------------|-----------------------|---------------------------|
| State of North Dakota..... | \$10,000 00 | \$10,686 00 | \$10,000 00 |
| State of New Mexico..... | 168,000 00 | 173,873 33 | 184,800 00 |
| State of Louisiana..... | 250,000 00 | 244,649 80 | 271,440 00 |
| State of Oklahoma..... | 250,000 00 | 253,773 55 | 257,500 00 |
| State of California..... | 300,000 00 | 287,095 64 | 306,000 00 |
| Cities in other States..... | 1,414,000 00 | 1,476,801 53 | 1,515,940 00 |
| Cities in this State..... | 208,500 00 | 214,712 84 | 215,370 00 |
| Counties in this State..... | 59,500 00 | 60,466 82 | 59,665 00 |
| Towns in this State..... | 178,500 00 | 200,308 85 | 192,790 00 |
| Villages in this State..... | 318,769 20 | 338,168 17 | 330,166 50 |
| School districts in this State | \$11,000 00 | \$20,213 15 | \$28,830 00 |
| Railroad mortgage bonds.... | 3,029,624 00 | 3,003,515 10 | 2,817,363 68 |
| | <u>\$5,497,893 20</u> | <u>\$6,584,264 83</u> | <u>\$6,489,865 18</u> |

Other real estate, book value, \$296,141.60; cost, \$295,420.88;
 actual cash value.....295,420 88
 Cash on deposit in banks or trust companies.....758,413 60
 Cash on hand.....64,586 41
 Total of collectible interest.....257,868 71
 Amount of all other assets, viz.: Insurance premiums ad-
 vanced135 86
\$18,164,215 64

LIABILITIES

Amount due depositors, viz.:

Principal.....\$16,800,934 84
 Dividends credited or to be credited for the six
 months ending with December 31, 1916.....311,819 59
 Surplus on market value.....\$17,112,754 43
 1,051,461 21
\$18,164,215 64

Surplus on par value, \$1,059,489.23.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1,
 1916, before transactions of the day.....\$979,959 76
 From depositors, not including dividends credited.....5,449,732 85
 From interest on loans, deposits and investments.....768,385 29
 From rents from other real estate.....30,517 15
 From mortgages.....519,300 00
 From redemption of stocks and bonds.....218,338 46
 From stocks and bonds sold (total par value, \$215,000).....228,158 03
 From real estate sold.....19,000 00

From all other sources, viz:

| | | |
|------------------------------|------------|------------|
| Fire loss paid..... | \$1,669 30 | |
| From receiver and agent..... | 1,883 83 | |
| Profit and loss..... | 496 56 | |
| Tax rebate..... | 16 30 | |
| Brass sold..... | 30 00 | |
| Appraisal paid..... | | \$3,991 84 |

\$8,217,283 38

PAYMENTS

| | |
|---|----------------|
| To depositors, including dividends paid to them..... | \$4,238,283 83 |
| For loans on bonds and mortgages..... | 1,707,000 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,363,624)..... | 1,239,002 23 |
| For interest (other than dividend payments to depositors)... | 8,160 73 |
| For current expenses of the bank, viz.: | |

| | |
|--|-------------|
| For salaries..... | \$41,419 43 |
| For taxes: Surplus..... | 7,752 78 |
| For expenses, except taxes, of banking house: | |
| Repairs..... | 383 16 |
| For rent of banking rooms..... | 10,000 00 |
| For expenses of other real estate, viz.: | |
| Repairs..... | 4,851 85 |
| Insurance..... | 1,377 94 |
| Taxes..... | 6,562 83 |
| Other..... | 11,432 06 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 8,805 47 |
| | 92,565 62 |

| | |
|--|------------|
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 105,780 18 |
| Other payments, viz. | |

| | |
|--|----------|
| Insurance and interest..... | \$723 53 |
| Expense of foreclosures — not distributed..... | 804 12 |
| Real estate..... | 1,818 14 |
| Registering bonds..... | 125 00 |
| | 3,570 78 |

| | |
|--|------------|
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 823,000 01 |
|--|------------|

\$8,217,383 38

STATISTICAL INFORMATION

| | |
|--|----------------|
| Number of open accounts January 1, 1917..... | 29,756 |
| Number of accounts opened or reopened during the year.... | 5,793 |
| Number of accounts closed during the year..... | 4,233 |
| Amount deposited during the year, not including dividends credited for that period..... | \$5,449,782 85 |
| Amount withdrawn during the year..... | 4,238,283 83 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$397,233 45 |
| January 1, 1917..... | 311,829 59 |
| | 609,063 04 |
| Average amount of each account January 1, 1917..... | 575 10 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$821,290 17 |
| Total expenses of the bank for the year 1916..... | 92,585 62 |
| Dividends paid to depositors for the year 1916..... | 609,063 04 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 119,651 51 |

74. FRANKLIN SAVINGS BANK, NEW YORK CITY

[656-658 Eighth avenue; incorporated 1860]

WILLIAM G. CONKLIN, President.

ERNEST K. SATTERLEE, Treasurer.

JOHN I. DOWNEY, Vice-President.

H. W. NORDELL, Secretary.

WILLIAM H. VAN KLEECK, Vice-President. WALTER F. DEXTER, Comptroller.

TRUSTEES

WM. H. VAN KLEECK,
BERNARD KARSCH,
WILLIAM G. CONKLIN,
WILSON M. POWELL, Jr.,
HOWARD C. SMITH,
CHARLES A. WALKER,WILLIAM H. PORTER,
STUART DUNCAN,
WM. C. MUSCHENHEIM,
T. FRANK MANVILLE,
JOHN I. DOWNEY,SIMEON FORD,
WALLACE REID,
THEODORE HETZLER,
WM. L. DEBOST,
J. HARPER POOR,
ERNEST K. SATTERLEE.FINANCIAL
RESOURCESBonds and mortgages.....\$14,140,125 00
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|-----------------------------|------------------------|------------------------|---------------------------|
| State of New York..... | \$625,000 00 | \$648,005 00 | \$661,250 00 |
| State of California..... | 150,000 00 | 142,605 00 | 152,500 00 |
| State of Delaware..... | 78,000 00 | 80,340 00 | 79,560 00 |
| State of Idaho..... | 130,000 00 | 123,477 50 | 122,000 00 |
| State of Massachusetts..... | 550,000 00 | 598,145 35 | 539,000 00 |
| State of Oklahoma..... | 60,000 00 | 61,178 06 | 61,800 00 |
| State of Washington..... | 25,000 00 | 24,562 50 | 25,000 00 |
| Cities in other States..... | 3,427,300 00 | 3,533,185 29 | 3,576,969 50 |
| Cities in this State..... | 3,654,064 81 | 3,792,027 01 | 3,777,050 56 |
| Counties in this State..... | 1,088,000 00 | 1,114,451 50 | 1,104,055 00 |
| Railroad mortgage bonds.... | 2,066,000 00 | 2,156,241 45 | 1,996,990 00 |
| | <u>\$11,843,384 81</u> | <u>\$12,337,198 66</u> | <u>\$12,066,145 06</u> |

12,066,145 06
Banking house and lot, book value, \$200,000; cost, \$441,692.-
66; actual cash value..... 200,000 00
Other real estate, book value, \$84,000; cost, \$112,799.07;
actual cash value..... 84,000 00
Cash on deposit in banks or trust companies..... 1,593,671 45
Cash on hand..... 41,518 18
Total of collectible interest..... 429,997 27

\$28,555,456 96

LIABILITIES

Amount due depositors, viz.:

Principal.....\$25,649,367 22
Dividends credited or to be credited for the six
months ending with December 31, 1916..... 410,429 95\$26,059,797 17

Other liabilities, viz.:

Expenses incurred, but unpaid:

Income tax withheld..... \$101 00
Holmes Electric Protective Co. and teller's cages..... 1,750 00

1,851 00

Surplus on market value..... 2,493,808 79

\$28,555,456 96

Surplus on par value, \$2,271,048.54.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1916, before transactions of the day..... \$1,807,562 16
From depositors, not including dividends credited..... 7,839,972 42
From interest on loans, deposits and investments..... 1,169,510 80
From rents from other real estate..... 5,503 50

| | |
|--|------------------------|
| From mortgages..... | \$394,875 00 |
| From redemption of stocks and bonds..... | 159,833 61 |
| From stocks and bonds sold (total par value, \$717,000)..... | 717,404 77 |
| From all other sources, viz.: | |
| Income tax withheld..... | \$101 00 |
| Sundries..... | 72 37 |
| Refund of commissions..... | 1,000 00 |
| Payments to undivided profits account..... | 6,771 07 |
| | <u>7,944 44</u> |
| | <u>\$12,102,606 70</u> |

PAYMENTS

| | |
|---|------------------------|
| To depositors, including dividends paid to them..... | \$6,479,146 89 |
| For loans on bonds and mortgages..... | 1,294,000 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$2,465,500)..... | 2,560,360 80 |
| For interest (other than dividend payments to depositors)... | 22,239 07 |
| For current expenses of the bank, viz.: | |
| For salaries..... | \$54,693 99 |
| For taxes: Banking house, \$8,104.52; surplus, \$15,318.22; on mortgages, \$38..... | 23,455 74 |
| For expenses, except taxes, of banking house: | |
| Repairs..... | 947 57 |
| For expenses of other real estate, viz.: | |
| Repairs..... | 5,326 73 |
| Insurance..... | 167 00 |
| Taxes..... | 1,876 80 |
| Other..... | 375 83 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 12,397 56 |
| | <u>99,241 22</u> |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 12,429 09 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 1,635,189 63 |
| | <u>\$12,102,606 70</u> |

STATISTICAL INFORMATION

| | |
|--|-------------------|
| Number of open accounts January 1, 1917..... | 57,796 |
| Number of accounts closed during the year..... | 8,271 |
| Number of accounts opened or reopened during the year.... | 11,566 |
| Amount deposited during the year, not including dividends credited for that period..... | \$7,839,972 42 |
| Amount withdrawn during the year..... | 6,479,146 89 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$396,543 32 |
| January 1, 1917..... | 410,429 96 |
| | <u>806,973 27</u> |
| Paid but not credited..... | 65 03 |
| | <u>806,908 24</u> |
| Average amount of each account January 1, 1917..... | 450 89 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 3½ |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 3½ |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$1,183,364 47 |
| Total expenses of the bank for the year 1916..... | 100,991 22 |
| Dividends paid to depositors for the year 1916..... | 806,973 27 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <u>275,399 98</u> |

75. GERMAN SAVINGS BANK IN THE CITY OF NEW YORK

[157 Fourth avenue; incorporated 1853]

| | |
|-----------------------------------|-----------------------------------|
| HUBERT CILLIS, President. | ADOLF KOPPEL, Treasurer. |
| CARL GOEPEL, Vice-Pres. | CHAS. W. MUHLHAUSEN, Comptroller. |
| EDW. C. SCHAEFER, Vice-President. | ADOLPH REPPERT, Cashier. |
| THEO. SCHORSKE, Secretary. | |

TRUSTEES

| | | |
|-------------------|----------------------|----------------------|
| GUSTAV SCHWAB, | LOUIS WATJEN, | A. PAGENSTECHER, |
| DALLAS B. PRATT, | THOMAS F. VIETOR, | WILLIAM SCHALL, Jr., |
| JAMES SPEYER, | GEORGE LEASK, | F. T. FLEITMANN, |
| EDW. C. SCHAEFER, | CARL GOEPEL, | JOSEPH F. STILLMAN, |
| R. SIEDENBURG, | O. F. ZOLLIKOFFER, | ERNST PFARRIUS, |
| FRITZ ACHELIS, | ADOLF KUTTROFF, | RUDOLF ERBSLOH, |
| D. SCHNAKENBERG, | HUBERT CILLIS, | AUGUST ZINSSER, Jr., |
| ALBERT TAG. | AUGUST ZINSSER, Jr., | CARL L. SCHURZ. |

**FINANCIAL
RESOURCES**

Bonds and mortgages.....\$53,016,689 30
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--|------------------------|------------------------|--------------------------------|
| State of New York..... | \$1,722,000 00 | \$1,523,084 38 | \$1,852,820 00 |
| State of Alabama..... | 500,000 00 | 546,200 00 | 515,000 00 |
| State of California..... | 1,000,000 00 | 985,000 00 | 1,080,000 00 |
| State of Maryland..... | 500,000 00 | 487,680 00 | 495,000 00 |
| State of Massachusetts..... | 2,150,000 00 | 2,320,409 50 | 2,046,000 00 |
| State of Oklahoma..... | 300,000 00 | 305,174 90 | 309,000 00 |
| State of South Carolina..... | 100,000 00 | 100,250 00 | 102,000 00 |
| State of Tennessee..... | 632,000 00 | 719,142 19 | 745,980 00 |
| State of Utah..... | 275,000 00 | 273,141 88 | 275,000 00 |
| Cities in other States..... | 8,830,750 00 | 9,252,702 04 | 9,107,160 00 |
| Cities in this State..... | 6,494,000 00 | 6,590,195 85 | 6,559,470 00 |
| Railroad mortgage bonds.... | 24,923,845 00 | 25,647,108 42 | 23,139,084 08 |
| | <u>\$47,482,598 00</u> | <u>\$49,004,089 16</u> | <u>\$46,196,514 08</u> |
| Promissory notes payable on demand..... | | | 46,186,514 08 |
| Banking house and lot, book value, \$850,000; cost, \$1,408,331. 08; actual cash value..... | | | 100,000 00 |
| Other real estate, book value, \$373,360.40; cost, \$375,010.40; actual cash value..... | | | 850,000 00 |
| Cash on deposit in banks or trust companies..... | | | 373,360 40 |
| Cash on hand..... | | | 7,294,730 87 |
| Total of collectible interest..... | | | 951,710 82 |
| | | | <u>1,245,005 64</u> |
| | | | <u><u>\$109,996,611 11</u></u> |

LIABILITIES

| | |
|---|--------------------------------|
| Amount due depositors, viz.: | |
| Principal..... | \$98,623,678 50 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 1,854,963 26 |
| | <u>\$100,478,641 88</u> |
| Surplus on market value..... | 9,519,969 23 |
| | <u><u>\$109,998,611 11</u></u> |
| Surplus on par value, \$10,836,953.15. | |

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|--|----------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$3,432,318 86 |
| From depositors, not including dividends credited..... | 23,529,819 31 |
| From interest on loans, deposits and investments..... | 4,451,274 68 |
| From rents from banking house..... | 35,702 90 |
| From rents from other real estate..... | 43,012 90 |

| | |
|--|-------------------------------|
| From mortgages..... | \$1,331,842 60 |
| From redemption of stocks and bonds..... | 500,000 00 |
| From stocks and bonds sold (total par value, \$850,000)..... | 853,532 50 |
| From loans paid..... | 500,000 00 |
| From real estate sold..... | 31,750 00 |
| From all other sources, viz.: | |
| Redemption judgments against State of New York.. | \$45,497 79 |
| Refund on bonds purchased..... | 625 00 |
| | <u>46,122 79</u> |
| | <u><u>\$40,055,316 54</u></u> |

PAYMENTS

| | |
|---|-------------------------------|
| To depositors, including dividends paid to them..... | \$20,444,175 61 |
| For loans on bonds and mortgages..... | 2,821,263 90 |
| For loans on stocks and bonds and other securities..... | 600,000 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$7,474,848)..... | 7,481,818 87 |
| For interest (other than dividend payments to depositors)... | 59,612 52 |
| For current expenses of the bank, viz.: | |
| For salaries..... | \$128,777 00 |
| For taxes: Banking house, \$16,059.35; surplus, \$79,021.58 | 95,080 38 |
| For expenses, except taxes, of banking house: | |
| Repairs | 1,328 34 |
| Insurance | 575 18 |
| Other | 11,494 05 |
| For expenses of other real estate, viz.: | |
| Repairs | 11,778 68 |
| Insurance | 1,115 19 |
| Taxes | 11,835 93 |
| Other | 13,628 13 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | <u>30,766 59</u> |
| | 306,253 85 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 95,750 00 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 8,246,441 69 |
| | <u><u>\$40,055,316 54</u></u> |

STATISTICAL INFORMATION

| | |
|--|--------------------------|
| Number of open accounts January 1, 1917..... | 155,763 |
| Number of accounts opened or reopened during the year..... | 22,344 |
| Number of accounts closed during the year..... | 19,591 |
| Amount deposited during the year, not including dividends credited for that period..... | \$23,829,819 31 |
| Amount withdrawn during the year..... | 20,444,175 61 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$1,780,899 61 |
| January 1, 1917..... | <u>1,854,963 38</u> |
| | 3,635,862 99 |
| Average amount of each account January 1, 1917..... | 645 06 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$4,521,741 37 |
| Total expenses of the bank for the year 1916..... | 306,253 95 |
| Dividends paid to depositors for the year 1916..... | 3,635,362 99 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <u><u>580,124 43</u></u> |

76. THE GREENWICH SAVINGS BANK, NEW YORK CITY

[246-248 Sixth avenue; incorporated 1833]

JAMES QUINLAN, President. **F. EUGENE CORB, Assistant Treasurer.**
DAVID M. MORRISON, Vice-President. **HUBERT E. BROWER, Asst. Treasurer.**
FRANCIS M. BACON, Jr., Vice-President. **L. D. QUACKENBUSH, Comptroller.**
CHARLES M. DUTCHER, Treasurer. **WALTER H. LYMAN, Asst. Comptroller.**
CHARLES L. SEIBERT, Asst. Treas.

TRUSTEES

| | | |
|---------------------------|-------------------------------|---------------------------|
| LOWELL LINCOLN, | THRO. F. WHITMARSH, | ALLEN WARDWELL, |
| EDWARD N. TAILER, | BRADISH JOHNSON, | EDWIN S. MARSTON, |
| DAVID M. MORRISON, | CHAS. F. HOFFMAN, | EDWIN G. MERRILL, |
| JAMES QUINLAN, | ARTHUR ISELIN, | W. DE L. KOUNTZE, |
| WM. B. STEWART, | FRANCIS M. BACON, Jr., | ALBERT H. WIGGIN, |
| B. AYMAR SANDS, | WM. WOODWARD, | GATES W. MCGARRAH, |
| L. K. WILMERDING, | GEORGE BLADGEN, | B. OGDEN CHISOLM, |
| CHAS. D. DICKEY, | HENRY C. SWORDS, | THOMAS W. SLOCUM. |

FINANCIAL

Bonds and mortgages.....\$35,238,150 00
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|-----------------------------|------------------------|------------------------|---------------------------|
| State of New York..... | \$650,000 00 | \$706,697 33 | \$743,500 00 |
| State of Massachusetts..... | 2,249,000 00 | 2,420,040 89 | 2,146,540 00 |
| State of Rhode Island..... | 295,000 00 | 326,286 16 | 286,150 00 |
| State of Maryland..... | 400,000 00 | 402,175 91 | 404,000 00 |
| State of Missouri..... | 50,000 00 | 48,274 69 | 49,500 00 |
| State of Tennessee..... | 500,000 00 | 515,021 70 | 542,500 00 |
| State of California..... | 300,000 00 | 292,019 13 | 303,220 00 |
| Cities in other States..... | 7,185,000 00 | 7,672,414 27 | 7,250,965 00 |
| Cities in this State..... | 7,722,262 60 | 8,038,932 31 | 7,837,321 12 |
| Railroad mortgage bonds.... | 18,990,500 00 | 20,971,696 83 | 18,888,730 00 |
| | <u>\$38,329,762 60</u> | <u>\$41,393,559 22</u> | <u>\$38,452,926 12</u> |

Banking house and lot, book value, \$250,000; cost, \$611,686.52; actual cash value.....38,452,926 12
 Other real estate, book value, \$715,000; cost, \$925,587.46; actual cash value.....300,000 00
 Cash on deposit in banks or trust companies.....707,000 00
 Cash on hand.....4,638,657 19
 Total of collectible interest.....748,720 51
 Amount of all other assets, viz.:

| | |
|--|------------------------|
| Rents accrued | \$312 68 |
| Advances for insurance, etc., to mortgagors..... | 3,763 94 |
| | <u>4,076 62</u> |
| | <u>\$81,208,417 55</u> |

LIABILITIES

Amount due depositors, viz.:

| | |
|--|------------------------|
| Principal | \$72,466,690 72 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 1,326,530 86 |
| | <u>\$73,793,221 58</u> |

Other liabilities, viz.:

| | |
|--|-----------------|
| Mortgagors' account | \$7,102 29 |
| Expenses incurred, but unpaid: | |
| Stationery, sundries, ashes, ice, maps, cab hire.. | 922 09 |
| Burglar alarm | 47 50 |
| Supplies | 469 66 |
| Expenses, other real estate..... | 193 09 |
| | <u>8,734 63</u> |

Surplus on market value.....7,406,461 34
\$81,208,417 55

Surplus on par value, \$7,283,297.82.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|---|----------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$5,269,123 09 |
| From depositors, not including dividends credited..... | 12,088,965 81 |

| | |
|---|----------------|
| From interest on loans, deposits and investments..... | \$3,388,758 31 |
| From rents from other real estate..... | 74,278 32 |
| From mortgages..... | 2,849,000 00 |
| From redemption of stocks and bonds..... | 1,606,350 00 |
| From all other sources, viz.: | |

| | |
|--------------------------------------|------------------------|
| For account second mortgagee..... | \$962 50 |
| Rentals for mortgagors' account..... | 23,104 96 |
| Refund expenses on real estate..... | 154 20 |
| Account of fire loss..... | 600 00 |
| | <u>23,821 66</u> |
| | <u>\$25,300,297 19</u> |

PAYMENTS

| | |
|--|-----------------|
| To depositors, including dividends paid to them..... | \$12,165,152 04 |
| For loans on bonds and mortgages..... | 2,197,000 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$5,042,358.33)..... | 5,201,900 16 |
| For interest (other than dividend payments to depositors).... | 49,168 52 |
| For current expenses of the bank, viz.: | |

| | |
|--|-------------------|
| For salaries | \$115,671 51 |
| For taxes: Banking house, \$8,088.48; surplus, \$56,841.67 | 64,930 15 |
| For expenses, except taxes, of banking house: | |
| Repairs | 1,753 95 |
| Other | 3,236 03 |
| For expenses of other real estate, viz.: | |
| Repairs | 5,294 06 |
| Insurance | 2,067 22 |
| Taxes | 17,463 40 |
| Other | 23,754 40 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 32,122 43 |
| | <u>266,281 15</u> |

| | |
|---|----------|
| For real estate acquired by foreclosure or in settlement of debts due the bank..... | 1,401 23 |
| Other payments, viz.: | |

| | |
|---|------------------|
| To second mortgagee..... | \$962 50 |
| For interest, taxes, etc.—mortgaged property..... | 15,964 25 |
| Alterations, other real estate..... | 10,381 70 |
| Payments for mortgagors' account..... | 4,363 94 |
| Teller's adjustments of cash shorts..... | 354 00 |
| | <u>32,016 39</u> |

| | |
|--|------------------------|
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 5,387,377 70 |
| | <u>\$25,300,297 19</u> |

STATISTICAL INFORMATION

| | |
|--|---------------------|
| Number of open accounts January 1, 1917..... | 104 004 |
| Number of accounts opened or reopened during the year..... | 13,540 |
| Number of accounts closed during the year..... | 11,880 |
| Amount deposited during the year, not including dividends credited for that period..... | \$12,088,965 81 |
| Amount withdrawn during the year..... | 12,165,152 04 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$1,305,612 88 |
| January 1, 1917..... | 1,326,530 86 |
| | <u>2,632,143 74</u> |
| Average amount of each account January 1, 1917..... | 709 00 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 3½ and 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 3½ and 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$3,283,774 81 |
| Total expenses of the bank for the year 1916..... | 266,787 17 |
| Dividends paid to depositors for the year 1916..... | 2,632,143 74 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <u>384,843 90</u> |

77. HARLEM SAVINGS BANK, NEW YORK CITY

[124 East 125th street; incorporated 1883]

WILLIAM E. TROTTER, President.
GRANVILLE F. DAILEY, Vice-Pres.
JOHN J. BELL, Vice-President.

THOMAS R. EBERT, Secretary.
FRED'K M. GALLAGHER, Asst. Secy.

TRUSTEES

WILLIAM E. TROTTER,
GRANVILLE F. DAILEY,
WILLIAM SOMERVILLE,
JOHN J. BELL,
FRANK E. WISE,

HENRY B. PYE,
M. J. ENNIS,
JOHN F. STEEVES,
WALTER P. SILLECK,

OLIN J. STEPHENS,
WARREN A. LEONARD,
ALEXANDER WALKER,
THOMAS R. EBERT,
RANSOM E. WILCOX.

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$15,804,400 00
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|-----------------------------|------------------------|------------------------|---------------------------|
| State of New York..... | \$700,000 00 | \$713,062 50 | \$746,000 00 |
| State of Massachusetts..... | 220,000 00 | 242,002 00 | 211,200 00 |
| State of California..... | 100,000 00 | 95,250 00 | 102,000 00 |
| State of Tennessee..... | 200,000 00 | 209,829 39 | 224,000 00 |
| Cities in other States..... | 650,000 00 | 681,432 66 | 663,000 00 |
| Cities in this State..... | 4,364,310 00 | 4,457,143 69 | 4,440,875 60 |
| Counties in this State..... | 12,000 00 | 12,061 60 | 12,000 00 |
| Villages in this State..... | 226,000 00 | 244,117 60 | 226,000 00 |
| Railroad mortgage bonds.... | 5,145,000 00 | 5,305,121 90 | 4,818,500 00 |
| | <u>\$11,617,310 00</u> | <u>\$11,960,131 84</u> | <u>\$11,452,575 60</u> |

Banking house and lot, book value, \$225,000; cost, \$354-
 253.91; actual cash value 225,000 00
 Other real estate, book value, \$285,114.83; cost, \$285,114.83;
 actual cash value 285,114 83
 Cash on deposit in banks or trust companies..... 1,957,899 24
 Cash on hand 266,106 50
 Total of collectible interest..... 271,851 78

\$30,262,947 95**LIABILITIES**

Amount due depositors, viz.:

Principal \$27,304,285 00
 Dividends credited or to be credited for the six
 months ending with December 31, 1916..... 440,888 96

Surplus on market value..... 2,617,773 90

\$30,262,947 95

Surplus on par value, \$2,782,508.30.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

Cash on hand and in banks or trust companies January 1,
 1916, before transactions of the day..... \$2,160,874 02
 From depositors, not including dividends credited..... 7,260,681 39
 From interest on loans, deposits and investments..... 1,223,184 10
 From rents from other real estate..... 22,711 71
 From mortgages 282,475 00
 From redemption of stocks and bonds..... 434,000 00
 From real estate sold..... 20,054 25
 From all other sources, viz.:

Receiver \$79 00
 Awards 1,803 32

1,882 32\$11,405,952 79

PAYMENTS

| | |
|---|-----------------|
| To depositors, including dividends paid to them..... | \$6,420,005 77 |
| For loans on bonds and mortgages..... | 1,479,000 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,115,000)..... | 1,124,955 70 |
| For current expenses of the bank, viz.: | |
| For salaries..... | \$53,680 00 |
| For taxes: Banking house, \$5,553.90; surplus, \$21,124.68..... | 26,677 98 |
| For expenses, except taxes, of banking house: | |
| Repairs..... | 701 18 |
| Insurance..... | 108 97 |
| For expenses of other real estate, viz.: | |
| Repairs..... | 11,694 48 |
| Insurance..... | 381 46 |
| Taxes..... | 6,404 69 |
| Other..... | 3,265 13 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 9,828 84 |
| | <hr/> |
| | 112,742 71 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 45,242 87 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 2,224,005 74 |
| | <hr/> |
| | \$11,405,952 79 |

STATISTICAL INFORMATION

| | |
|--|----------------|
| Number of open accounts January 1, 1917..... | 59,628 |
| Number of accounts opened or reopened during the year.... | 10,538 |
| Number of accounts closed during the year..... | 8,728 |
| Amount deposited during the year, not including dividends credited for that period..... | \$7,260,681 39 |
| Amount withdrawn during the year..... | 6,420,005 77 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$426,691 30 |
| January 1, 1917..... | 440,888 96 |
| | <hr/> |
| | 867,480 26 |
| Average amount of each account January 1, 1917..... | 463 60 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 3½ |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 3½ |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$1,258,200 80 |
| Total expenses of the bank for the year 1916..... | 112,742 71 |
| Dividends paid to depositors for the year 1916..... | 867,480 26 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 277,985 83 |

78. THE IRVING SAVINGS INSTITUTION, NEW YORK CITY

[115 Chambers street; incorporated 1861]

HAMPDEN E. TENER, President.**GEORGE B. DUNNING, Secretary.****HENRY KROGER, Vice-President.****J. B. ANDERSON, Assistant Secretary.****JOHN O. WILLIAMS, Vice-President.****TRUSTEES****JOHN W. NIX,
HENRY KROGER,
JOHN O. WILLIAMS,
WM. C. DEMOREST,
JAMES H. KILLOUGH,
D. BECKERMANN,****SAMUEL S. CONOVER,
GEORGE B. DUNNING,
HAMPDEN E. TENER,
SAMUEL B. DOWNES,
JOHN TIEBOUT,
EUGENE M. TRAVIS,
NATHAN F. VOUGHT,****WILLIAM H. FRAME,
JOHN J. WALTON,
WILLARD S. BROWN,
GEORGE N. ROBINSON,
WM. F. MORGAN,
WM. P. MASON.****FINANCIAL****RESOURCES**

Bonds and mortgages..... \$11,665,350 00
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value | |
|--|-----------------------|-----------------------|---------------------------|------------------------|
| State of California..... | \$50,000 00 | \$48,246 45 | \$50,500 00 | |
| State of Maryland..... | 100,000 00 | 98,340 00 | 101,000 00 | |
| State of Oklahoma..... | 50,000 00 | 50,772 20 | 51,500 00 | |
| State of Tennessee..... | 100,000 00 | 108,491 40 | 111,000 00 | |
| State of Utah..... | 50,000 00 | 49,221 85 | 50,000 00 | |
| Cities in other States..... | 1,698,500 00 | 1,699,218 84 | 1,649,930 00 | |
| Cities in this State..... | 1,800,650 00 | 1,868,358 84 | 1,846,521 50 | |
| Counties in this State..... | 406,000 00 | 411,744 50 | 401,980 00 | |
| Towns in this State..... | 32,000 00 | 33,009 00 | 31,520 00 | |
| Villages in this State..... | 106,500 00 | 111,027 10 | 103,470 00 | |
| Railroad mortgage bonds.... | 4,704,000 00 | 4,918,466 18 | 4,569,260 00 | |
| | <u>\$3,996,650 00</u> | <u>\$3,391,896 46</u> | <u>\$3,966,681 50</u> | 8,966,681 50 |
| Promissory notes payable on demand..... | | | | 100,000 00 |
| Banking house and lot, book value, \$90,000; cost, \$ 115,000; actual cash value..... | | | | 90,000 00 |
| Other real estate, book value, \$104,282.03; cost, \$104,634.52; actual cash value..... | | | | 104,634 52 |
| Cash on deposit in banks or trust companies..... | | | | 1,247,845 21 |
| Cash on hand..... | | | | 78,738 82 |
| Total of collectible interest..... | | | | 203,812 05 |
| | | | | <u>\$22,457,062 10</u> |

LIABILITIES

Amount due depositors, viz.:

| | | |
|---|------------------------|--|
| Principal..... | \$20,614,000 87 | |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 394,617 41 | |
| | <u>\$21,008,618 28</u> | |
| Surplus on market value..... | 1,448,443 82 | |
| | <u>\$22,457,062 10</u> | |
| Surplus on par value, \$1,478,412.32. | | |

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|--|-----------------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$1,125,141 50 |
| From depositors, not including dividends credited..... | 4,333,531 64 |
| From interest on loans, deposits and investments..... | 981,001 80 |
| From rents from other real estate..... | 4,541 42 |
| From mortgages..... | 284,450 00 |
| From redemption of stocks and bonds..... | 160,000 00 |
| From stocks and bonds sold (total par value, \$940,000)..... | 854,635 38 |
| | <u>\$7,743,351 74</u> |

PAYMENTS

| | |
|---|-----------------------|
| To depositors, including dividends paid to them..... | \$3,740,922 86 |
| For loans on bonds and mortgages..... | 755,000 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,705,000)..... | 1,744,730 82 |
| For interest (other than dividend payments to depositors)... | 14,280 98 |
| For current expenses of the bank, viz.: | |
| For salaries..... | \$33,955 87 |
| For taxes: Banking house, \$1,716.65; surplus, \$10,806.10 | 12,522 75 |
| For expenses, except taxes, of banking house: | |
| Repairs | 540 74 |
| Insurance | 104 12 |
| Other | 430 98 |
| For expenses of other real estate, viz.: | |
| Repairs | 2,392 96 |
| Insurance | 400 60 |
| Other | 1,395 87 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 5,446 14 |
| | 57,198 53 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 104,634 52 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 1,326,584 03 |
| | <u>\$7,743,351 74</u> |

STATISTICAL INFORMATION

| | |
|--|----------------|
| Number of open accounts January 1, 1917..... | 23,774 |
| Number of accounts opened or reopened during the year.... | 2,853 |
| Number of accounts closed during the year..... | 2,582 |
| Amount deposited during the year, not including dividends credited for that period..... | \$4,333,531 64 |
| Amount withdrawn during the year..... | 3,740,922 86 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$382,760 87 |
| January 1, 1917..... | 394,617 41 |
| | 777,378 28 |
| Average amount of each account January 1, 1917..... | 883 68 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$964,608 95 |
| Total expenses of the bank for the year 1916..... | 57,198 53 |
| Dividends paid to depositors for the year 1916..... | 777,378 28 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 130,032 14 |

79. ITALIAN SAVINGS BANK OF THE CITY OF NEW YORK

[64-66 Spring street; incorporated 1896]

JOSEPH M. FRANCOLINI, President. JAMES J. SLEVIN, Treasurer.
DOMENICO SALADINO, Vice-President. PASQUALE I. SIMONELLI, Secretary.
JOHN ELTON WAYLAND, Vice-President.

TRUSTEES

DOMENICO ABBATE,
ANTONIO C. ASTARITA,
NICHOLAS J. BARRETT,
VITO CONTESSA,
JOS. N. FRANCOLINI,
ANTONIO PISANI,

CELESTINO PIVA,
DOMENICO SALADINO,
P. I. SIMONELLI,
BERNARD J. MCCANN,
GEORGE W. LOFT.

ANTONIO STELLA,
JOHN ELTON WAYLAND,
ALEXANDER S. WEBB,
ANTONIO ZUCCA,
ROBERT W. BERNARD,
GIAMBATISTA VITELLI,

FINANCIAL

RESOURCES

Bonds and mortgages..... \$3,873,920 00
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|-----------------------------|-----------------------|-----------------------|---------------------------|
| State of New York..... | \$24,000 00 | \$24,596 00 | \$24,240 00 |
| Cities in other States..... | 141,000 00 | 147,311 98 | 151,050 00 |
| Cities in this State..... | 195,000 00 | 200,254 70 | 198,890 00 |
| Counties in this State..... | 10,000 00 | 11,062 00 | 10,000 00 |
| Villages in this State..... | 25,000 00 | 25,033 75 | 25,500 00 |
| Railroad mortgage bonds.... | 1,137,000 00 | 1,154,784 94 | 1,120,530 00 |
| | <u>\$1,532,000 00</u> | <u>\$1,563,103 37</u> | <u>\$1,531,200 00</u> |

1,531,200 00

Other real estate, book value, \$32,211.91; cost, \$32,211.91;
actual cash value 32,211 91
Cash on deposit in banks or trust companies..... 830,150 77
Cash on hand 49,764 78
Total of collectible interest..... 40,190 15

\$6,357,437 61

LIABILITIES

Amount due depositors, viz.:

Principal \$5,983,969 36
Dividends credited or to be credited for the six
months ending with December 31, 1916..... 87,548 91
\$6,071,518 27

Surplus on market value..... 285,919 34

\$6,357,437 61

Surplus on par value, \$286,719.34.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1916, before transactions of the day..... \$397,900 46
From depositors, not including dividends credited..... 3,281,664 00
From interest on loans, deposits and investments..... 246,307 95
From rents from other real estate..... 4 81
From mortgages..... 54,230 00
From redemption of stocks and bonds..... 95,500 00
From real estate sold..... 25,825 25

\$4,101,441 47

PAYMENTS

To depositors, including dividends paid to them..... \$2,005,276 16
For loans on bonds and mortgages..... 998,295 00
For stocks and bonds purchased, including premiums, commis-
sions, etc. (total par value, \$101,000) 180,588 54
For interest (other than dividend payments to depositors) ... 1,830 26

For current expenses of the bank, viz.:

| | | |
|---|-------------|------------------------------|
| For salaries | \$18,578 20 | |
| For Taxes: Surplus..... | 1,716 65 | |
| For rent of banking rooms..... | 4,500 00 | |
| For expenses of other real estate, viz.: | | |
| Repairs | 200 00 | |
| Taxes | 34 00 | |
| Other | 161 62 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 8,152 11 | |
| | | 33,342 58 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | | 2,193 38 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | | 879,015 55 |
| | | <u>\$4,101,441 47</u> |

STATISTICAL INFORMATION

| | |
|---|-------------------------|
| Number of open accounts January 1, 1917..... | 19,989 |
| Number of accounts opened or reopened during the year.... | 5,951 |
| Number of accounts closed during the year..... | 2,842 |
| Amount deposited during the year, not including dividends credited for that period | \$3,281,664 00 |
| Amount withdrawn during the year..... | 2,065,276 16 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$75,852 07 |
| January 1, 1917..... | 87,548 91 |
| | 163,400 98 |
| Average amount of each account January 1, 1917..... | 302 00 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 2½ |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 2½ |
| Total earnings of the bank for the year 1916, after allowing for amortisation of premiums and discounts..... | \$249,129 37 |
| Total expenses of the bank for the year 1916..... | 33,342 58 |
| Dividends paid to depositors for the year 1916..... | 163,400 98 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors | <u>52,285 81</u> |

80. MAIDEN LANE SAVINGS BANK, NEW YORK CITY

[170 Broadway; incorporated 1908]

F. A. RINGLER, President.**JOEL S. DASELDING, Vice-President.****WALTER G. KING, Vice-President.****J. HEYNEN, Secretary.****TRUSTEES**

ISAAC W. COKEFAIR,
JOHN Q. ADAMS,
CHARLES R. JUNG,
L. BURTON HALL,
WALTER G. KING,
AUG. OPPENHEIMER,

ANDREW PATTERSON,
F. A. RINGLER,
HUGO B. ROELKER,
JOEL S. DASELDING,
ROBT. SCHALKENRACH,
M. M. SCHWARZSCHILD,

LEOPOLD STERN,
C. EDWARD BILLQUIST,
CHAS. W. LUCAS,
JOHN P. WINDOLPH,
JACOB WERNER,
HUGO H. RITTERBUSCH.

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$1,150,970 72
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|---|---------------------|---------------------|---------------------------|
| State of Oklahoma..... | \$42,500 00 | \$43,012 08 | \$44,253 12 |
| State of New Mexico..... | 14,500 00 | 14,526 25 | 15,321 25 |
| Cities in other States..... | 152,631 00 | 155,830 71 | 159,370 00 |
| Cities in this State..... | 148,690 00 | 148,991 11 | 150,362 15 |
| Counties in this State..... | 13,000 00 | 13,192 97 | 13,544 17 |
| Villages in this State..... | 27,500 00 | 27,579 60 | 28,401 75 |
| School districts in this State | 1,000 00 | 1,008 30 | 1,025 00 |
| Railroad mortgage bonds.... | 179,000 00 | 170,377 07 | 184,326 33 |
| | <u>\$578,621 00</u> | <u>\$574,517 99</u> | <u>\$576,603 77</u> |

576,603 77

Other real estate, book value, \$45,895.92; cost, \$45,895.92;
 actual cash value 45,895 92
 Cash on deposit in banks or trust companies..... 153,225 29
 Cash on hand 15,136 87
 Total of collectible interest..... 28,640 36

\$1,970,472 93**LIABILITIES****Amount due depositors, viz.:**

Principal \$1,839,909 28
 Dividends credited or to be credited for the six
 months ending with December 31, 1916..... 32,463 23

\$1,923,372 51

Surplus on market value..... 47,100 42

\$1,970,472 93

Surplus on par value, \$49,117.65.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

Cash on hand and in banks or trust companies January 1,
 1916, before transactions of the day..... \$95,453 93
 From depositors, not including dividends credited..... 1,111,925 64
 From interest on loans, deposits and investments..... 73,652 07
 From rents from other real estate..... 588 25
 From mortgages 116,907 84
 From redemption of stocks and bonds..... 25,577 00
 From stocks and bonds sold (total par value, \$36,500)..... 36,930 00
 From loans paid..... 25,000 00
 From real estate sold..... 12,000 00
 From all other sources, viz.: From redemption of judgments
 against the State of New York..... 5,430 12

\$1,503,464 85

PAYMENTS

| | |
|--|-----------------------|
| To depositors, including dividends paid to them..... | \$740,428 44 |
| For loans on bonds and mortgages..... | 368,845 72 |
| For loans on stocks and bonds and other securities..... | 25,000 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$134,000) | 131,116 80 |
| For interest (other than dividend payments to depositors) .. | 1,198 24 |
| For current expenses of the bank, viz.: | |
| For salaries | \$5,314 50 |
| For taxes: Surplus..... | 207 30 |
| For rent of banking rooms..... | 2,000 00 |
| For expenses of other real estate, viz.: | |
| Taxes | 193 80 |
| Other | 11 44 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 2,044 21 |
| | 9,771 25 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 55,382 84 |
| Other payments, viz.: | |
| To trustees for monies advanced..... | \$2,218 75 |
| Cost of foreclosures..... | 1,140 65 |
| | 3,359 40 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 168,362 16 |
| | <u>\$1,503,464 85</u> |

STATISTICAL INFORMATION

| | |
|--|-----------------|
| Number of open accounts January 1, 1917..... | 6,590 |
| Number of accounts opened or reopened during the year.... | 2,701 |
| Number of accounts closed during the year..... | 1,384 |
| Amount deposited during the year, not including dividends credited for that period..... | \$1,111,925 64 |
| Amount withdrawn during the year..... | 740,428 44 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$39,945 35 |
| January 1, 1917..... | 33,463 23 |
| | 63,408 58 |
| Average amount of each account January 1, 1917..... | 291 86 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$82,096 19 |
| Total expenses of the bank for the year 1916..... | 11,990 00 |
| Dividends paid to depositors for the year 1916..... | 63,408 58 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors | <u>6,697 61</u> |

81. THE MANHATTAN SAVINGS INSTITUTION, NEW YORK CITY

(644-646 Broadway; incorporated 1850)

JOSEPH BIRD, President.
BENJAMIN GRIFFEN, Vice-President.CONSTANT M. BIRD, Secretary.
ARTHUR STILES, Assistant Secretary.
DAVID SANDS, Assistant Secretary.**TRUSTEES**BENJAMIN GRIFFEN,
EDWARD V. Z. LANE,
RICHARD LATHERS, JR.,
ROBERT A. MCKIM,
JOSEPH BIRD,
EDWIN S. SCHENCK,JOSEPH T. BROWN,
J. MCLEAN WALTON,
WALTER C. STOKES,
JAMES E. WARE,
CONSTANT M. BIRD,
PHILIP J. ROSS,FRANCIS B. GRIFFIN,
HERBERT W. MORSE,
Z. TAYLOR EMERY,
FREDERIC W. FROST,
THOMAS E. LOVEJOY,
EDMOND L. KNOEDLER,
WALTER W. STOKES.**FINANCIAL
RESOURCES**Bonds and mortgages..... \$6,887,600 00
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|-----------------------------|-----------------------|-----------------------|---------------------------|
| United States | \$75,000 00 | \$95,625 00 | \$83,250 00 |
| Cities in other States..... | 580,000 00 | 508,125 05 | 516,700 00 |
| Cities in this State..... | 1,983,000 00 | 2,081,922 30 | 1,838,100 00 |
| Counties in this State..... | 73,000 00 | 73,922 80 | 72,270 00 |
| Towns in this State..... | 125,000 00 | 125,000 00 | 120,400 00 |
| Villages in this State..... | 12,500 00 | 12,500 00 | 12,535 00 |
| Railroad mortgage bonds.... | 1,566,000 00 | 1,768,550 00 | 1,482,540 00 |
| | <u>\$4,304,500 00</u> | <u>\$4,723,792 75</u> | <u>\$4,125,785 00</u> |

4,125,785 00

Banking house and lot, book value, \$600,000; cost, \$810,-
169.09; actual cash value..... 600,000 00
Other real estate, book value, \$337,695.03; cost, \$337,695.03;
actual cash value 337,695 03
Cash on deposit in banks or trust companies..... 775,080 76
Cash on hand 57,912 98
Total of collectible interest..... 90,571 05
Amount of all other assets, viz.: accrued rents..... 555 00\$12,875,179 82**LIABILITIES**

Amount due depositors, viz.:

Principal \$11,573,293 54
Dividends credited or to be credited for the six
months ending with December 31, 1916..... 190,390 53\$11,764,384 07

Surplus on market value..... 1,110,795 75

\$12,875,179 82

Surplus on par value, \$1,289,510.75.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**Cash on hand and in banks or trust companies January 1,
1916, before transactions of the day..... \$828,748 81
From depositors, not including dividends credited..... 3,080,508 30
From interest on loans, deposits and investments..... 520,192 05
From rents from banking house..... 20,000 00
From rents from other real estate..... 42,525 88
From mortgages 249,300 00
From redemption of stocks and bonds..... 22,500 00
From real estate sold..... 215,000 00
From all other sources, viz.: From bond previously charged
off 150 00
\$4,978,925 04

PAYMENTS

| | | |
|--|----------------|-----------------------|
| To depositors, including dividends paid to them..... | \$3,320,626 35 | |
| For loans on bonds and mortgages..... | 618,800 00 | |
| For current expenses of the bank, viz.: | | |
| For salaries | \$41,083 25 | |
| For taxes: Banking house, \$7,241; surplus, \$9,257.88.. | 16,498 88 | |
| For expenses, except taxes, of banking house: | | |
| Repairs | 1,758 06 | |
| Insurance | 619 97 | |
| Other | 10,397 01 | |
| For expenses of other real estate, viz.: | | |
| Repairs | 7,778 92 | |
| Insurance | 1,428 97 | |
| Taxes | 8,579 18 | |
| Other | 17,560 12 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 13,823 93 | |
| | | 119,587 25 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | | 86,937 70 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | | 832,973 74 |
| | | <u>\$4,978,925 04</u> |

STATISTICAL INFORMATION

| | | |
|---|----------------|------------|
| Number of open accounts January 1, 1917..... | 21,769 | |
| Number of accounts opened or reopened during the year..... | 3,544 | |
| Number of accounts closed during the year..... | 3,108 | |
| Amount deposited during the year, not including dividends credited for that period..... | \$3,080,508 30 | |
| Amount withdrawn during the year..... | 3,320,626 35 | |
| Amount of dividends credited and paid for the year viz.: | | |
| July 1, 1916..... | \$120,464 69 | |
| January 1, 1917..... | 190,390 53 | |
| | | 379,885 22 |
| Average amount of each account January 1, 1917..... | 540 41 | |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 3½ | |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 3½ | |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$578,564 09 | |
| Total expenses of the bank for the year 1916..... | 118,087 25 | |
| Dividends paid to depositors for the year 1916..... | 379,885 22 | |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 80,591 62 | |

82. METROPOLITAN SAVINGS BANK, NEW YORK CITY

[1-3 Third avenue; incorporated 1882]

AUGUSTUS S. HUTCHINS, President. ROBERT D. ANDREWS, Vice-Pres.
 WILLIAM SHERER, Vice-President. EDWARD SHERER, Secretary.

TRUSTEES

AUG. S. HUTCHINS,
 WILLIAM SHERER,
 JONATHAN B. CURREY,
 WALDO HUTCHINS,
 LEE W. GROVES,

WILLIS S. PAINE,
 AUGUSTUS K. SLOAN,
 ROBERT D. ANDREWS,
 AUGUSTUS H. SANDS,
 EDWARD H. SWAN,

WILLIAM C. EDWARDS,
 THOMAS DARLINGTON,
 EDWARD SHERER,
 JOHN S. SPENCER,
 EDWARD S. PEGRAM

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$7,967,606 07
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|-----------------------------|-----------------------|-----------------------|---------------------------|
| State of Massachusetts..... | \$200,000 00 | \$213,250 00 | \$186,000 00 |
| Cities in other States..... | 1,253 000 00 | 1,296,848 04 | 1,247,470 00 |
| Cities in this State..... | 2,227,900 00 | 2,261,798 10 | 2,194,950 00 |
| Counties in this State..... | 150,000 00 | 158,859 00 | 153,000 00 |
| Railroad mortgage bonds.... | 1,656,000 00 | 1,724,940 00 | 1,517,080 00 |
| | <u>\$5,586,900 00</u> | <u>\$5,755,658 14</u> | <u>\$5,298,500 00</u> |

5,398,500 00

Banking house and lot, book value, \$95,000; cost, \$243,346.71;
 actual cash value..... 95,000 00
 Other real estate, book value, \$286,133.24; cost, \$286,133.24;
 actual cash value..... 264,512 08
 Cash on deposit in banks or trust companies..... 815,511 96
 Cash on hand..... 26,239 43
 Total of collectible interest..... 122,336 13
 Amount of all other assets, viz.: Rents accrued..... 66 66

\$14,689,772 33**LIABILITIES**

Amount due depositors, viz.:

Principal \$12,430,754 87
 Dividends credited or to be credited for the six
 months ending with December 31, 1916..... 256,002 26

\$13,686,757 13

Surplus on market value..... 1,003,015 20

\$14,689,772 33

Surplus on par value, \$1,191,415.20.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

Cash on hand and in banks or trust companies January 1,
 1916, before transactions of the day..... \$821,126 79
 From depositors, not including dividends credited..... 3,615,388 66
 From interest on loans, deposits and investments..... 602,850 00
 From rents from banking house..... 4,060 00
 From rents from other real estate..... 17,489 69
 From mortgages..... 184,241 93
 From redemption of stocks and bonds..... 186,000 00
 From stocks and bonds sold (total par value, \$300,000)..... 295,300 20
 From real estate sold..... 97,351 52
 From all other sources, viz.:

Rebate of expenses..... \$7 28
 Profit and loss — real estate..... 13 20

20 48\$5,823,829 27

PAYMENTS

| | |
|---|----------------|
| To depositors, including dividends paid to them..... | \$2,961,173 57 |
| For loans on bonds and mortgages..... | 354,700 00 |
| For stock and bonds purchased (total par value, \$1,571,000) .. | 1,570,485 99 |
| For interest (other than dividend payments to depositors)... | 14,198 53 |
| For current expenses of the bank, viz: | |
| For salaries | \$23,061 23 |
| For taxes: Banking house, \$1,919.52; surplus, \$8,- | |
| 553.48 | 10,473 00 |
| For expenses, except taxes, of banking house: | |
| Repairs | 937 85 |
| Insurance | 140 93 |
| For expenses of other real estate, viz.: | |
| Repairs | 9,907 65 |
| Insurance | 802 24 |
| Taxes | 6,043 31 |
| For other expenses, not including expenses of other | |
| real estate nor other expenses of banking house.... | 14,158 33 |
| | <hr/> |
| | 65,524 64 |
| For real estate acquired by foreclosure, or in settlement of | |
| debts due the bank..... | 15,933 65 |
| Other payments, viz.: Profit and loss real estate..... | 61 50 |
| Cash on hand and in banks or trust companies December 31, | |
| 1916, after transactions of the day..... | 841,751 39 |
| | <hr/> |
| | \$5,823,829 27 |

STATISTICAL INFORMATION

| | |
|---|----------------|
| Number of open accounts January 1, 1917..... | 17,952 |
| Number of accounts opened or reopened during the year | 3,984 |
| Number of accounts closed during the year..... | 2,350 |
| Amount deposited during the year, not including dividends | |
| credited for that period..... | \$3,615,388 66 |
| Amount withdrawn during the year..... | 2,961,173 57 |
| Amount of dividends credited and paid for the year viz.: | |
| July 1, 1916..... | \$246,154 93 |
| January 1, 1917..... | 256,002 26 |
| | <hr/> |
| | 501,157 19 |
| Average amount of each account January 1, 1917..... | 762 41 |
| Rate per cent. of dividends to depositors during the six months | |
| ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months | |
| ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing | |
| for amortization of premiums and discounts..... | \$626,592 94 |
| Total expenses of the bank for the year 1916..... | 65,524 64 |
| Dividends paid to depositors for the year 1916..... | 501,157 19 |
| Net earnings for the year 1916 over expenses and dividends | |
| paid to depositors..... | 59,911 11 |

83. NEW YORK SAVINGS BANK, NEW YORK CITY

[83 Eighth avenue; incorporated 1864]

WILLIAM FELSINGER, President.**JAMES L. WANDLING, Treasurer.****BENJ. A. WILLIAMS, Vice-President.****WALTER B. BRINCKERHOFF, Sec.****JOHN ARTHUR GREENE, Vice-Pres.****TRUSTEES****WILLIAM FELSINGER,
JAMES L. WANDLING,
EIBE D. CORDTE,
BENJ. A. WILLIAMS,****HERBERT D. BROWN,
JOHN A. GREENE,
FRANK B. SMIDT,
THOMAS F. SPENCER,
WILLIAM J. HOE.****ALEXANDER M. WELCH,
WILLIAM W. HALL,
WILLIAM J. SLOANE,
W. B. BRINCKERHOFF,****FINANCIAL****RESOURCES**

Bonds and mortgages.....\$24,329,475 00

Stock and bond investments, viz:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value | |
|-----------------------------|------------------------|------------------------|---------------------------|---------------|
| State of New York..... | \$300,000 00 | \$307,125 00 | \$326,000 00 | |
| State of California..... | 400,000 00 | 376,000 00 | 408,000 00 | |
| State of Maryland..... | 100,000 00 | 94,645 00 | 97,000 00 | |
| State of Massachusetts..... | 650,000 00 | 703,710 00 | 622,500 00 | |
| State of Tennessee..... | 200,000 00 | 206,773 80 | \$22,000 00 | |
| Cities in other States..... | 5,420,500 00 | 5,682,843 05 | 5,618,745 00 | |
| Cities in this State..... | 4,617,000 00 | 4,702,454 52 | 4,767,505 00 | |
| Counties in this State..... | 246,000 00 | 249,496 00 | 242,880 00 | |
| Railroad mortgage bonds.... | 7,832,000 00 | 8,062,609 84 | 7,648,170 00 | |
| | <u>\$19,765,500 00</u> | <u>\$20,385,652 21</u> | <u>\$19,947,800 00</u> | 19,947,800 00 |

Banking house and lot, book value, \$250,000; cost, \$449,851.
80; actual cash value..... 250,000 00Other real estate, book value, \$243,336.38; cost, \$243,336.38;
actual cash value..... 243,336 38

Cash on deposit in banks or trust companies..... 2,444,513 16

Cash on hand..... 29,642 26

Total of collectible interest..... 405,797 86

\$47,649,964 66**LIABILITIES**

Amount due depositors, viz:

| | |
|---|------------------------|
| Principal | \$42,587,437 08 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 811,738 19 |
| | <u>\$43,399,175 27</u> |

Surplus on market value..... 4,250,789 39

\$47,649,964 66

Surplus on par value, \$4,068,489.39.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|--|----------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$3,006,532 26 |
| From depositors, not including dividends credited..... | 9,099,111 33 |
| From interest on loans, deposits and investments..... | 2,001,505 49 |
| From rents from other real estate..... | 25,498 18 |
| From mortgages..... | 1,087,675 00 |
| From redemption of stocks and bonds..... | 317,500 00 |
| From real estate sold..... | 30,000 00 |
| From all other sources, viz: | |

| | |
|-------------------------------|-----------------|
| Rents during foreclosure..... | \$3,755 25 |
| Fire insurance | 900 00 |
| | <u>4,655 25</u> |

\$15,572,477 51

PAYMENTS

| | | |
|---|----------------|------------------------|
| To depositors, including dividends paid to them..... | \$7,722,200 40 | |
| For loans on bonds and mortgages..... | 802,000 00 | |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$4,147,000)..... | 4,262,170 54 | |
| For interest (other than dividend payments to depositors) .. | 29,264 61 | |
| For current expenses of the bank, viz.: | | |
| For salaries | \$68,849 63 | |
| For taxes: Banking house, \$5,364.48; surplus, \$34,113 68 | 39,983 02 | |
| For expenses, except taxes, of banking house: Repairs | 279 09 | |
| For expenses of other real estate, viz.: | | |
| Repairs | 8,556 68 | |
| Insurance | 441 79 | |
| Taxes | 5,788 21 | |
| Other | 6,906 90 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house..... | 12,496 17 | |
| | | 143,298 49 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | | 130,000 00 |
| Other payments, viz.: | | |
| Taxes advanced | \$4,321 67 | |
| Architects' fees | 144 00 | |
| Expenses sale real estate..... | 360 00 | |
| Elevator and tank..... | 1,447 20 | |
| Real estate betterments..... | 3,645 18 | |
| | | 9,988 05 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 2,473,555 42 | |
| | | <u>\$15,572,477 51</u> |

STATISTICAL INFORMATION

| | |
|--|-------------------|
| Number of open accounts January 1, 1917..... | 51,028 |
| Number of accounts opened or reopened during the year..... | 8,546 |
| Number of accounts closed during the year..... | 0,467 |
| Amount deposited during the year, not including dividends credited for that period..... | \$9,099,111 33 |
| Amount withdrawn during the year..... | 7,722,200 40 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$783,391 72 |
| January 1, 1917..... | 811,738 19 |
| | 1,595,129 91 |
| Average amount of each account January 1, 1917..... | 850 49 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | 2,024,661 77 |
| Total expenses of the bank for the year 1916..... | 143,298 49 |
| Dividends paid to depositors for the year 1916..... | 1,595,129 91 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <u>286,233 37</u> |

84. NORTH RIVER SAVINGS BANK, NEW YORK CITY

[31 West 34th street; incorporated 1866]

CHARLES ROHE, President.**GEORGE T. CONNETT, Secy. and Treas.****CHRISTIAN F. TIETJEN, Vice-Pres.****HERMAN F. DIETMANN, Asst. Treas.****RANALD H. MACDONALD, Vice-Pres.****HOBERT G. MILBANK, Asst. Secy.****TRUSTEES****CHRISTIAN F. TIETJEN,****JOHN A. HANCE,****THEODORE H. BANKS,****CHARLES ROHE****CHAS. W. CARPENTER,****ROBERT H. GOFFE,****R. H. MACDONALD,****CHARLES H. PARSONS,****HENRY B. FISCHER,****WILLIAM H. SAGE,****W. C. OTTERSON,****GEORGE T. CONNETT,****ALBERT B. ASHFORTH,****T. A. BALL,****FRANK PRESBREY,****LAWRENCE McGUIRE.****FINANCIAL
RESOURCES**

Bonds and mortgages..... \$5,069,025 00
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|------------------------------|-----------------------|-----------------------|---------------------------|
| State of New York | \$100,000 00 | \$107,890 63 | \$116,000 00 |
| State of Massachusetts | 300,000 00 | 329,069 00 | 286,000 00 |
| State of Tennessee | 50,000 00 | 52,545 10 | 54,500 00 |
| Cities in other States..... | 895,000 00 | 944,795 00 | 918,900 00 |
| Cities in this State..... | 1,018,000 00 | 1,085,325 04 | 1,094,750 00 |
| Counties in this State..... | 110,000 00 | 115,203 39 | 117,400 00 |
| Villages in this State..... | 103,000 00 | 104,807 28 | 108,436 00 |
| Railroad mortgage bonds.... | 1,100,000 00 | 1,177,228 43 | 1,039,000 00 |
| | <u>\$3,674,000 00</u> | <u>\$3,916,963 87</u> | <u>\$3,734,986 00</u> |

3,734,986 00

Banking house and lot, book value, \$237,000; cost, \$237,000;
 actual cash value..... 237,000 00
 Other real estate, book value, \$98,571.50; cost, \$98,571.50;
 actual cash value..... 98,571 50
 Cash on deposit in banks or trust companies..... 910,107 67
 Cash on hand..... 6,327 36
 Total of collectible interest..... 105,009 26

\$10,161,026 79**LIABILITIES**

Amount due depositors, viz.:

Principal \$9,274,674 68
 Dividends credited or to be credited for the six
 months ending with December 31, 1916..... 149,186 09
 \$9,423,860 77
 Other liabilities, viz: Adjustment of rents..... 1,702 49
 Surplus on market value..... 735,463 53
 \$10,161,026 79

Surplus on par value, \$674,477.53.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

Cash on hand and in banks or trust companies January 1,
 1916, before transactions of the day..... \$830,055 87
 From depositors, not including dividends credited..... 3,080,649 66
 From interest on loans, deposits and investments..... 406,247 54
 From rents from other real estate..... 1,000 00
 From mortgages..... 342 125 00
 From redemption of stocks and bonds..... 10,000 00
 From real estate sold..... 19,408 16

From all other sources, viz.:

| | | |
|---|-------------|-----------------------|
| To subordinate interest in mortgages..... | \$19,979 11 | |
| Satisfaction pieces and notary fees..... | 41 95 | |
| Refund for appraisals..... | 345 00 | |
| Adjustment of rents..... | 4,508 72 | |
| | | 24,874 78 |
| | | <u>\$4,714,361 01</u> |

PAYMENTS

| | | |
|---|----------------|-----------------------|
| To depositors, including dividends paid to them..... | \$2,691,901 71 | |
| For loans on bonds and mortgages..... | 624,850 00 | |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$390,000)..... | 386,623 70 | |
| For interest (other than dividend payments to depositors)... | 2,697 61 | |
| For current expenses of the bank, viz.: | | |
| For salaries..... | \$24,963 17 | |
| For taxes: Banking house, \$3,273.04; surplus, \$5,301.87 | 8,474 91 | |
| For expenses, except taxes, of banking house: | | |
| Repairs..... | 463 57 | |
| Other..... | 1,594 27 | |
| For expenses of other real estate, viz.: | | |
| Repairs..... | 212 78 | |
| Insurance..... | 193 59 | |
| Taxes..... | 908 17 | |
| Other..... | 329 14 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 6,746 54 | |
| | | 43,786 12 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 20,441 67 | |
| Other payments, viz.: | | |
| To subordinate interest in mortgages..... | \$19,979 11 | |
| Adjustment of rents..... | 3,581 95 | |
| Taxes advanced..... | 4,064 11 | |
| | | 27,625 17 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 916,435 03 | |
| | | <u>\$4,714,361 01</u> |

STATISTICAL INFORMATION

| | |
|--|----------------|
| Number of open accounts January 1, 1917..... | 20,409 |
| Number of accounts opened or reopened during the year..... | 4,291 |
| Number of accounts closed during the year..... | 2,800 |
| Amount deposited during the year, not including dividends credited for that period..... | \$3,080,649 66 |
| Amount withdrawn during the year..... | 2,691,901 71 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$144,607 91 |
| January 1, 1917..... | 149,186 09 |
| | 293,794 00 |
| Average amount of each account January 1, 1917..... | 461 75 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 3½ |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 3½ |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | 401,664 50 |
| Total expenses of the bank for the year 1916..... | 48,883 74 |
| Dividends paid to depositors for the year 1916..... | 293,794 00 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 58,986 76 |

85. SEAMEN'S BANK FOR SAVINGS IN THE CITY OF NEW YORK

[74-76 Wall street; incorporated 1833]

DANIEL BARNES, President.**GEORGE H. MACY**, Vice-President.**GEORGE F. CRANE**, Vice-President.**FREDERICK A. CUMMINGS**, Treasurer.**WILLISTON H. BENEDICT**, Secretary.**GEORGE M. HALSEY**, Cashier.**TRUSTEES****GEORGE H. MACY**,
ANSON W. HARD,
WILLIAM E. STIGER,
GEORGE F. CRANE,
W. H. BENEDICT,
ANTON A. RAVEN,
WM. A. BUTLER,**DANIEL BARNES**,
EDWARD W. SHELDON,
GEORGE C. CLARK,
P. A. S. FRANKLIN,
EUGENE DELANO,
SAMUEL SLOAN,
HENRY R. TAYLOR,**WILLIAM A. HAZARD**,
ELLIS G. RICHARDS,
GEO. M. HALSEY,
WM. H. WHEELLOCK,
W. N. DUANE,
ROBERT S. BREWSTER,
V. EVERIT MACY.**FINANCIAL****RESOURCES**

Bonds and mortgages.....\$41,857,100 00
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|-----------------------------|------------------------|------------------------|---------------------------|
| State of New York..... | \$1,019,000 00 | \$1,047,553 50 | \$1,099,940 00 |
| State of Maryland..... | 100,000 00 | 93,000 00 | 97,000 00 |
| State of Massachusetts..... | 5,625,000 00 | 6,152,924 00 | 5,408,440 00 |
| Cities in other States..... | 5,095,000 00 | 5,460,765 33 | 5,025,700 00 |
| Cities in this State..... | 9,191,950 00 | 9,540,553 24 | 9,125,993 00 |
| Counties in this State..... | 1,046,500 00 | 1,041,604 29 | 1,031,045 00 |
| Railroad mortgage bonds.... | 19,166,000 00 | 20,188,070 64 | 17,797,210 00 |
| | <u>\$41,243,450 00</u> | <u>\$43,524,411 00</u> | <u>\$39,585,323 00</u> |
| | | | 39,585,323 00 |

| | |
|--|---------------------|
| Banking house and lot, book value, \$477,964.85; cost, \$477,- 964.85; actual cash value..... | 477,964 85 |
| Other real estate, book value, \$1,623,347.37; cost, \$1,623,- 347.37; actual cash value..... | 1,516,000 00 |
| Cash on deposit in banks or trust companies..... | 4,191,472 72 |
| Cash on hand..... | 587,223 67 |
| Total of collectible interest..... | 853,733 32 |
| Amount of all other assets, viz.: Insurance premiums ad- vanced on mortgaged property..... | 877 85 |

\$89,069,700 41**LIABILITIES**

Amount due depositors, viz.:

| | |
|---|-------------------------------|
| Principal | \$79,821,270 42 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 1,516,626 52 |
| | <u>\$81,336,896 94</u> |

| | |
|------------------------------|---------------------|
| Surplus on market value..... | 7,732,803 47 |
|------------------------------|---------------------|

\$89,069,700 41

Surplus on par value, \$9,390,925.47.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|--|-----------------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$4,944,029 14 |
| From depositors, not including dividends credited..... | 14,209,151 27 |
| From interest on loans, deposits and investments..... | 3,558,588 06 |
| From rents from banking house..... | 5,050 83 |
| From rents from other real estate..... | 66,360 98 |
| From mortgages..... | 1,357,500 00 |
| From redemption of stocks and bonds..... | 872,150 00 |
| From real estate sold..... | 143,210 03 |

From all other sources, viz.:

| | | |
|---|------------|------------------------|
| Settlement of fire loss..... | \$1,235 00 | |
| Other real estate sold..... | 12,800 00 | |
| Insurance premium advanced, refunded..... | 173 95 | |
| | | \$13,407 95 |
| | | <u>\$25,169,448 26</u> |

PAYMENTS

| | | |
|---|-----------------|------------------------|
| To depositors, including dividends paid to them..... | \$14,864,269 22 | |
| For loans on bonds and mortgages..... | 3,163,600 00 | |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,672,000)..... | 1,591,680 05 | |
| For interest (other than dividend payments to depositors) .. | 11,156 66 | |
| For current expenses of the bank, viz.: | | |
| For salaries | \$87,211 50 | |
| For taxes: Banking house, \$3,582.31; surplus, \$84,853.13 | 74,455 44 | |
| For expenses, except taxes, of banking house: | | |
| Repairs | 8,599 95 | |
| Insurance | 821 99 | |
| Other | 18,641 87 | |
| For expenses of other real estate, viz.: | | |
| Repairs | 5,288 28 | |
| Insurance | 3,545 79 | |
| Taxes | 26,713 80 | |
| Other | 1,597 11 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 19,787 15 | |
| | | 236,122 03 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 490,333 02 | |
| Other payments, viz.: | | |
| Insurance premiums advanced..... | \$1,002 80 | |
| Improvements on other real estate..... | 32,583 09 | |
| | | 33,590 89 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 4,778,696 39 | |
| | | <u>\$25,169,448 26</u> |

STATISTICAL INFORMATION

| | |
|--|-----------------|
| Number of open accounts January 1, 1917..... | 102,634 |
| Number of accounts opened or reopened during the year.... | 14,191 |
| Number of accounts closed during the year..... | 13,226 |
| Amount deposited during the year, not including dividends credited for that period..... | \$14,209,151 27 |
| Amount withdrawn during the year..... | 14,864,269 22 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$1,497,017 35 |
| January 1, 1917..... | 1,515,626 52 |
| | 3,012,643 67 |
| Average amount of each account January 1, 1917..... | 792 49 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$3,588,490 83 |
| Total expenses of the bank for the year 1916..... | 236,122 03 |
| Dividends paid to depositors for the year 1916..... | 3,012,643 67 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 339 725 13 |

86. THE UNION DIME SAVINGS BANK, NEW YORK CITY

[701 Sixth avenue; incorporated 1859]

ALEX. P. W. KINNAN, President.
 FRED'K H. ECKEB, Vice-President.
 CLERMONT H. WILCOX, Vice-Pres.

FRANCIS M. LEAKE, Treasurer.
 WM. H. LOCKE, Assistant Treasurer.
 FRANK F. HAZARD, Secretary.

TRUSTEES

WM. H. LOCKE,
 CHARLES A. SACKETT,
 JAMES S. HERBERMAN,
 JOHN R. HEGEMAN,
 FRANCIS M. LEAKE,
 CLERMONT H. WILCOX.

ALEX. P. W. KINNAN,
 FRED'K H. ECKEB,
 WILLIAM C. LANE,
 ABRAM C. DUGRAW,
 JOHN F. THOMSON,

WM. MCMASTER MILLS,
 EDGAR A. TREDWELL,
 WILLIAM R. INNIS,
 GEORGE HALDEN,
 WILLARD E. EDMISTER,
 JOHN C. VAN CLEAF.

**FINANCIAL
RESOURCES**

Bonds and mortgages.....\$29,979,800 00
 Stock and bond investments, viz.:

| | Par value | Original cost | Estimated market value |
|-----------------------------|------------------------|------------------------|---------------------------|
| <i>Stocks and bonds</i> | | | |
| State of Massachusetts..... | \$50,000 00 | \$49,513 95 | \$47,500 00 |
| Cities in other States..... | 1,858,000 00 | 1,983,147 15 | 1,958,340 00 |
| Cities in this State..... | 4,279,500 00 | 4,600,298 63 | 4,431,775 00 |
| Towns in this State..... | 78,000 00 | 80,515 80 | 78,000 00 |
| Villages in this State..... | 328,000 00 | 353,945 00 | 327,580 00 |
| Railroad mortgage bonds.... | 7,990,000 00 | 8,146,951 27 | 7,413,950 00 |
| | <u>\$14,583,500 00</u> | <u>\$15,193,249 80</u> | <u>\$14,257,145 00</u> |

| | |
|--|------------------------|
| Promissory notes payable on demand..... | 14,257,145 00 |
| Banking house and lot, book value, \$650,000; cost, \$846,336.37; actual cash value..... | 415,000 00 |
| Other real estate, book value, \$288,833.31; cost, \$298,031.92; actual cash value..... | 650,000 00 |
| Cash on deposit in banks or trust companies..... | 288,833 31 |
| Cash on hand..... | 4,993,851 29 |
| Total of collectible interest..... | 519,132 32 |
| Amount of all other assets, viz.: Rents accrued..... | 481,241 78 |
| | <u>6,370 00</u> |
| | <u>\$51,591,373 70</u> |

LIABILITIES

Amount due depositors, viz.:

| | |
|--|-----------------|
| Principal..... | \$46,737,349 30 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 731,555 16 |

\$47,468,904 46

| | |
|--|------------------------|
| Other liabilities, viz.: Expenses incurred, but unpaid: Reserve for surplus tax..... | 19,260 00 |
| Surplus on market value..... | 4,103,209 24 |
| | <u>\$51,591,373 70</u> |

Surplus on par value, \$4,429,564.24.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|---|----------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$5,058,700 70 |
| From depositors, not including dividends credited..... | 16,718,751 76 |
| From interest on loans, deposits and investments..... | 2,056,443 40 |
| From rents from other real estate..... | 22,547 23 |
| From mortgages..... | 979,550 00 |
| From redemption of stocks and bonds..... | 527,000 00 |
| From stocks and bonds sold (total par value, \$92,000)..... | 96,342 03 |
| From loans paid..... | 50,000 00 |
| From real estate sold..... | 332,824 87 |
| From all other sources, viz.: | |
| Taxes and expenses advanced, refunded..... | \$554 18 |
| Maintenance real estate refunded..... | 1,534 00 |
| Settlement of fire loss..... | 10,750 00 |
| Land contracts..... | 2,000 00 |
| Money found and unclaimed..... | 27 31 |

| | | |
|--|----------|------------------------|
| Insurance premiums advanced, refunded..... | 776 29 | |
| Rents from real estate in foreclosure..... | 4,035 68 | |
| | | <u>\$19,677 46</u> |
| | | <u>\$25,861,837 45</u> |

PAYMENTS

| | | |
|---|-----------------|------------------------|
| To depositors, including dividends paid to them..... | \$12,818,338 92 | |
| For loans on bonds and mortgages..... | 5,154,000 00 | |
| For loans on stocks and bonds and other securities..... | 465,000 00 | |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,675,000)..... | 1,675,238 50 | |
| For interest (other than dividend payments to depositors)... | 13,351 76 | |
| For current expenses of the bank, viz.: | | |
| For salaries | \$86,529 44 | |
| For taxes: Banking house, \$12,178.40; surplus, \$33,865.11 | 45,543 51 | |
| For expenses, except taxes, of banking house: | | |
| Repairs | 302 08 | |
| Insurance | 393 20 | |
| Other | 5,066 83 | |
| For expenses of other real estate, viz.: | | |
| Repairs | 8,838 53 | |
| Insurance | 22 50 | |
| Taxes | 12,910 64 | |
| Other | 7,252 16 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 18,954 22 | |
| | | 183,813 10 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | | 14,416 07 |
| Other payments, viz.: | | |
| Restoring property damaged by fire..... | \$10,750 00 | |
| Expenses paid | 89 28 | |
| Maintenance of real estate..... | 1,634 00 | |
| Payment—forged draft | 1,528 43 | |
| Commissions sale of real estate..... | 3,225 00 | |
| Insurance and taxes advanced..... | 4,599 22 | |
| Rents mortgaged property | 2,971 45 | |
| | | 24,695 49 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 5,512,983 61 | |
| | | <u>\$25,861,837 45</u> |

STATISTICAL INFORMATION

| | | |
|---|-----------------|--------------|
| Number of open accounts January 1, 1917..... | 133,234 | |
| Number of accounts opened or reopened during the year.... | 33,774 | |
| Number of accounts closed during the year..... | 22,559 | |
| Amount deposited during the year, not including dividends credited for that period..... | \$16,718,751 76 | |
| Amount withdrawn during the year..... | 12,818,338 92 | |
| Amount of dividends credited and paid for the year, viz.: | | |
| July 1, 1916..... | \$396,187 56 | |
| January 1, 1917..... | 731,555 16 | |
| | | 1,427,742 72 |
| Average amount of each account January 1, 1917..... | 356 26 | |
| Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate..... | 6 | |
| Total amount of such accounts..... | \$19,906 07 | |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 3½ | |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 3½ | |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$2,104,095 69 | |
| Total expenses of the bank for the year 1916..... | 192,202 55 | |
| Dividends paid to depositors for the year 1916..... | 1,427,742 72 | |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 484,150 42 | |

87. UNION SQUARE SAVINGS BANK, NEW YORK CITY

[20 Union Square; incorporated 1848]

WM. H. ROCKWOOD, President. SAMUEL WOOLVERTON, Treasurer.
 W. EMLEN ROOSEVELT, Vice-Pres. FREDERIC C. MILLS, Cashier.
 EDWARD M. TOWNSEND, Vice-Pres. HUGH B. GARDNER, Asst. Cashier.
 HENRY R. BRINCKERHOFF, Secy.

TRUSTEES

W. EMLEN ROOSEVELT, ISAAC TOWNSEND, LORIN K. SCUDDER.
 CHAS. G. THOMPSON, SAMUEL WOOLVERTON, WM. H. ROCKWOOD.
 FREDERIC S. WELLS, FRANK B. KEECH, NEWBOLD T. LAWRENCE.
 ALBERT M. PATTERSON, BRONSON WINTHROP, EDWARD C. EVANS.
 WM. DEF. HAYNES, EDWARD M. TOWNSEND, JULIAN W. ROBBINS.

FINANCIAL**RESOURCES**

Bonds and mortgages..... \$7,890,700 00
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|-----------------------------|-----------------------|-----------------------|---------------------------|
| State of New York..... | \$300,000 00 | \$305,125 00 | \$308,000 00 |
| State of Maryland..... | 100,000 00 | 98,500 00 | 101,000 00 |
| Cities in this State..... | 1,027,000 00 | 1,076,568 20 | 1,038,140 00 |
| Railroad mortgage bonds.... | 2,775,000 00 | 2,859,237 50 | 2,438,500 00 |
| | <u>\$4,202,000 00</u> | <u>\$4,339,430 70</u> | <u>\$3,885,640 00</u> |

3,885,640 00

Banking house and lot, book value, \$350,000; cost, \$465,078,-
 76; actual cash value..... 350,000 00
 Cash on deposit in banks or trust companies..... 477,149 12
 Cash on hand..... 103,501 19
 Total of collectible interest..... 202,195 19

\$12,899,185 50**LIABILITIES****Amount due depositors, viz.:**

Principal \$11,671,025 22
 Dividends credited or to be credited for the six
 months ending with December 31, 1916..... 214,480 39
 \$11,885,505 61

Surplus on market value..... 1,013,679 89

\$12,899,185 50

Surplus on par value, \$1,330,039.89.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

Cash on hand and in banks or trust companies January 1,
 1916, before transactions of the day..... \$579,839 01
 From depositors, not including dividends credited..... 3,542,397 56
 From interest on loans, deposits and investments..... 480,149 61
 From rents from banking house..... 1,000 00
 From mortgages..... 69,856 00
 From redemption of stocks and bonds..... 20,655 20
 From all other sources, viz.: Settlement of litigation..... 197 75

\$4,694,169 13

PAYMENTS

| | |
|--|----------------------------|
| To depositors, including dividends paid to them..... | \$2,424,075 91 |
| For loans on bonds and mortgages..... | 1,636,500 00 |
| For current expenses of the bank, viz.: | |
| For salaries | \$28,698 75 |
| For taxes: Banking house, \$2,000.00; surplus, \$6,893.86 | 15,900 55 |
| For expenses, except taxes, of banking house: | |
| Repairs | 406 82 |
| Insurance | 119 82 |
| Other | 1,648 85 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 5,045 82 |
| | <hr/> 51,215 62 |
| Other payments, viz.: Settlement of litigation..... | 1,747 29 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 580,650 31 |
| | <hr/> <hr/> \$4,694,189 13 |

STATISTICAL INFORMATION

| | |
|---|------------------|
| Number of open accounts January 1, 1917..... | 17,086 |
| Number of accounts opened or reopened during the year..... | 3,913 |
| Number of accounts closed during the year..... | 2,364 |
| Amount deposited during the year, not including dividends credited for that period..... | \$3,542,397 56 |
| Amount withdrawn during the year..... | 2,424,075 91 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$196,061 58 |
| January 1, 1917..... | 214,439 39 |
| | <hr/> 410,541 97 |
| Average amount of each account January 1, 1917..... | 695 67 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$507,428 10 |
| Total expenses of the bank for the year 1916..... | 51,215 62 |
| Dividends paid to depositors for the year 1916..... | 410,541 97 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 45,670 51 |

88. UNITED STATES SAVINGS BANK OF THE CITY OF NEW YORK

[606 Madison avenue; incorporated 1889]

CHARLES N. TAINTOR, President.
 WILLIAM C. ADAMS, Vice-President.
 FRANCIS G. LLOYD, Vice-President.

JOHN HYSLOP, Treasurer.
 EDWARD H. LANDON, Secretary.
 ADOLPHE F. LeGOST, Cashier.

TRUSTEES

RICHARD A. ANTHONY,
 PAYSON MERRILL,
 NOAH C. ROGERS,
 JOHN HYSLOP,
 CHARLES N. TAINTOR,
 JAMES A. FRAME,
 EDWARD I. DEVLIN,

WM. C. ADAMS,
 WILLIAM E. PECK,
 FRANCIS G. LLOYD,
 W. WILLIS REESE,
 JOHN P. MUNN,
 N. C. FISHER,

JOHN E. WERKS,
 ADOLPHE F. LE GOST,
 ISSAC N. SELIGMAN,
 LANGLEY W. WIGGIN,
 J. ADAMS BROWN,
 EDWIN J. GILLIES,
 RICHARD S. THOMAS.

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$3,759,500 00
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|-----------------------------|--------------|------------------|---------------------------|
| State of Massachusetts..... | \$40,000 00 | \$39,735 00 | \$37,050 00 |
| Cities in other States..... | 137,000 00 | 199,386 24 | 200,760 00 |
| Cities in this State..... | 607,400 00 | 627,043 51 | 637,371 00 |
| Railroad mortgage bonds.... | 1,074,000 00 | 1,043,396 41 | 972,500 00 |

| | | |
|----------------|----------------|----------------|
| \$1,918,400 00 | \$1,909,561 16 | \$1,847,681 00 |
|----------------|----------------|----------------|

1,847,681 00

Banking house and lot, book value, \$130,000; cost, \$130,000;
 actual cash value..... 130,000 00
 Cash on deposit in banks or trust companies..... 426,673 16
 Cash on hand..... 9,770 29
 Total of collectible interest..... 56,496 25

\$6,230,120 70**LIABILITIES**

Amount due depositors, viz.:

Principal \$5,826,397 33
 Dividends credited or to be credited for the six
 months ending December 31, 1916..... 91,249 72

\$5,916,647 05

Surplus on market value..... 313,473 65

\$6,230,120 70

Surplus on par value, \$384,192.65.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

Cash on hand and in banks or trust companies January 1,
 1916, before transactions of the day..... \$409,123 36
 From depositors, not including dividends credited..... 2,272,614 28
 From interest on loans, deposits and investments..... 255,334 92
 From rents from banking house..... 6,811 67
 From mortgages..... 110,050 00
 From redemption of stocks and bonds..... 30,000 00
 From stocks and bonds sold (total par value, \$232,000)..... 219,547 62
 From real estate sold..... 7,000 00
 From all other sources, viz.:

| | |
|--|----------|
| Telephone and electric charges refunded..... | \$127 70 |
| Fees—subpoena and appraisal..... | 108 00 |
| Sale of old radiator..... | 1 46 |
| Cash over, tellers..... | 13 00 |
| Rent of furniture..... | 140 00 |
| Refund by tenants of expense..... | 196 33 |
| Insurance premium and interest refunded..... | 628 50 |

1,109 99

\$3,311,591 84

PAYMENTS

| | |
|---|-----------------------|
| To depositors, including dividends paid to them..... | \$1,794,996 14 |
| For loans on bonds and mortgages..... | 561,000 00 |
| For stocks and bonds purchased, including premiums, commissions, etc (total par value, \$397,000)..... | 401,257 88 |
| For interest (other than dividend payments to depositors)... | 2,469 96 |
| For current expenses of the bank, viz.: | |
| For salaries | \$16,602 00 |
| For taxes: Banking house, \$2,488.80; surplus, \$2,301.11 | 4,789 91 |
| For expenses, except taxes, of banking house: | |
| Repairs | 4,843 31 |
| Insurance | 46 42 |
| Other | 3,238 20 |
| For expenses of other real estate, viz.: | |
| Insurance | 24 72 |
| Taxes | 164 62 |
| Other | 95 55 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 3,282 98 |
| | <hr/> |
| | 33,087 61 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 4,800 00 |
| Other payments, viz.: | |
| Mortgage covering banking house and lot satisfied.. | \$75,000 00 |
| Interest on mortgage..... | 1,375 00 |
| Furniture rent paid to owner..... | 140 00 |
| Teller's cash short..... | 21 80 |
| Interest to mortgagee..... | 500 00 |
| | <hr/> |
| | 77,536 80 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 436,443 45 |
| | <hr/> |
| | <u>\$3,311,591 84</u> |

STATISTICAL INFORMATION.

| | |
|--|----------------|
| Number of open accounts January 1, 1917..... | 14,935 |
| Number of accounts opened or reopened during the year..... | 3,402 |
| Number of accounts closed during the year..... | 2,162 |
| Amount deposited during the year, not including dividends credited for that period..... | \$2,272,614 28 |
| Amount withdrawn during the year..... | 1,794,996 14 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$36,879 82 |
| January 1, 1917..... | 91,249 72 |
| | <hr/> |
| | 178,129 54 |
| Average amount of each account January 1, 1917..... | 396,15 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 3½ |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 3½ |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$269,599 04 |
| Total expenses of the bank for the year 1916..... | 28,778 52 |
| Dividends paid to depositors for the year 1916..... | 178,129 54 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 62,690 98 |

89. THE UNIVERSAL SAVINGS BANK, NEW YORK CITY

[149 Broadway; incorporated 1907]

WILBUR F. BROWN, President. WILBUR F. BROWN, Jr., Treasurer.
 ROBERT McLEAN, Vice-President. BYRON W. GREENE, Secretary.
 CHAUNCEY L. MITCHELL, Vice-Pres. F. I. BROWN, Comptroller.

TRUSTEES

| | | |
|-----------------------|---------------------|----------------------|
| WILBUR F. BROWN, | SAMUEL D. FOLSON, | WILLIAM M. MORGAN, |
| ROBERT McLEAN, | FRANK H. HINES, | ROBERT C. HILL, |
| C. L. MITCHELL, | COURTNEY HYDE, | CHARLES J. AUSTIN, |
| BYRON W. GREENE, | AUGUST H. TIEMEYER, | SAM. R. OUTERBRIDGE, |
| WILBUR F. BROWN, Jr., | GROVER A. WHALEN, | JAMES L. BEYER, |
| ROBERT MAZET, | BLAIR S. WILLIAMS, | JOHN H. HALLOCK, |
| RUSSELL DART, | | PRESTON P. LYNN. |

**FINANCIAL
RESOURCES**

| | | | | |
|--|-------------|---------------|------------------------|---------------------|
| Bonds and mortgages..... | | | | \$216,025 00 |
| Stock and bond investments, viz.: | | | | |
| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value | |
| Railroad mortgage bonds.... | \$61,000 00 | \$59,643 75 | \$58,440 00 | 58,440 00 |
| Other real estate, book value, \$21,277.56; cost, \$21,277.56; | | | | |
| actual cash value..... | | | | 21,277 56 |
| Cash on deposit in banks or trust companies..... | | | | 33,310 26 |
| Cash on hand..... | | | | 3,977 70 |
| Total of collectible interest..... | | | | 3,422 86 |
| Amount of all other assets, viz.: | | | | |
| Rent accrued | | | \$139 00 | |
| Equipment | | | 570 67 | |
| | | | | 709 57 |
| | | | | <u>\$337,162 95</u> |

LIABILITIES

| | | | |
|--|--------------|--|---------------------|
| Amount due depositors, viz.: | | | |
| Principal | \$322,121 22 | | |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 4,971 61 | | |
| | | | 327,092 84 |
| Surplus on market value..... | | | 10,070 01 |
| | | | <u>\$337,162 95</u> |

Surplus on par value, \$12,630.01.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|---|---------------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$18,212 79 |
| From depositors, not including dividends credited..... | 367,934 10 |
| From interest on loans, deposits and investments..... | 13,746 28 |
| From rents from other real estate..... | 476 50 |
| From mortgages | 46,225 00 |
| From stocks and bonds sold (total par value, \$41,000)..... | 39,356 86 |
| From all other sources, viz.: | |
| Exchange fees | \$79 17 |
| Refunded on surety bond..... | 4 34 |
| Cash over — tellers | 153 00 |
| Guarantee fund | 4,740 00 |
| Appraisals | 150 00 |
| | <u>5,132 51</u> |
| | <u>\$491,084 04</u> |

PAYMENTS

| | |
|---|---------------------|
| To depositors, including dividends paid to them..... | \$296,850 79 |
| For loans on bonds and mortgages..... | 112,500 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$31,000)..... | 30,105 00 |
| For interest (other than dividend payments to depositors)..... | 391 55 |
| For current expenses of the bank, viz.: | |
| For salaries..... | \$1,480 60 |
| For rent of banking rooms..... | 1,200 00 |
| For expenses of other real estate, viz.: | |
| Repairs..... | 153 45 |
| Insurance..... | 12 85 |
| Taxes..... | 210 14 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 1,980 73 |
| | 5,047 15 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 8,534 01 |
| Other payments, viz.: | |
| Equipment..... | \$172 31 |
| Cash short—tellers..... | 195 27 |
| | 367 58 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 37,287 96 |
| | <u>\$491,084 04</u> |

STATISTICAL INFORMATION.

| | |
|--|--------------|
| Number of open accounts January 1, 1917..... | 4,136 |
| Number of accounts opened or reopened during the year.... | 3,767 |
| Number of accounts closed during the year..... | 2,536 |
| Amount deposited during the year, not including dividends credited for that period..... | \$367,934 10 |
| Amount withdrawn during the year..... | 206,850 79 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$4,483 06 |
| January 1, 1917..... | 4,971 61 |
| Credited at other periods..... | 64 |
| | 9,455 33 |
| Average amount of each account January 1, 1917..... | 79 08 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$15,477 44 |
| Total expenses of the bank for the year 1916..... | 5,047 15 |
| Dividends paid to depositors for the year 1916..... | 9,455 33 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 974 96 |

90. WEST SIDE SAVINGS BANK, NEW YORK CITY

[110-112 Sixth avenue; incorporated 1888.]

CLARENCE O. BIGELOW, President.
 NELSON S. WESTCOTT, Vice-Pres.
 GEORGE E. MARKS, Vice-President.

WILLIAM V. HUDSON, Secretary.
 JOHN J. BURKE, Assistant Secretary.

TRUSTEES

CLARENCE O. BIGELOW,
 JOHN C. CARPENTER,
 CHARLES E. DUROSS,
 FRANK L. FRUGONE,
 ROBERT L. HARRISON,
 JOHN W. JACOBUS,
 GEORGE E. MARKS,

ARTHUR J. McCLURE,
 JOSEPH ROWAN,
 F. L. SATTERLEE,
 THOMAS F. SOMERS,
 CHAS. H. VAN AKEN,
 W. I. LINCOLN ADAMS,
 V. CHAPIN DAGGETT,

JOSEPH H. EMERY,
 N. S. WESTCOTT,
 WM. V. HUDSON,
 M. P. GOULD,
 RUEL W. POOR,
 HERBERT B. HARDING,
 G. ELLIS REED.

**FINANCIAL
RESOURCES**

Bonds and mortgages\$2,697,950 00
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|-----------------------|-----------------------|---------------------------|
| State of New York | \$50,000 00 | \$53,968 75 | \$58,000 00 |
| State of Alabama | 25,000 00 | 27,310 00 | 25,750 00 |
| State of California | 20,000 00 | 19,411 40 | 20,200 00 |
| Cities in other States..... | 233,000 00 | 250,871 66 | 254,840 00 |
| Cities in this State..... | 425,646 49 | 440,483 05 | 445,296 49 |
| Counties in this State..... | 46,000 00 | 46,157 75 | 46,920 00 |
| Towns in this State..... | 102,487 50 | 107,906 63 | 106,657 50 |
| Villages in this State..... | 102,626 66 | 109,688 06 | 105,834 93 |
| School districts in this State | 115,196 64 | 124,342 94 | 119,907 59 |
| Railroad mortgage bonds.... | 324,000 00 | 301,348 50 | 285,720 00 |
| | <u>\$1,443,957 29</u> | <u>\$1,481,487 74</u> | <u>\$1,469,126 51</u> |

1,469,126 51

Other real estate, book value, \$12,315.03; cost, \$12,315.03;
 actual cash value 12,315 03
 Cash on deposit in banks or trust companies..... 261,000 00
 Cash on hand 4,811 58
 Total of collectible interest..... 48,503 64

\$4,493,706 76**LIABILITIES**

Amount due depositors, viz.:

Principal\$4,118,193 90
 Dividends credited or to be credited for the six
 months ending with December 31, 1916..... 74,426 04

\$4,192,619 94

Surplus on market value..... 301,086 82

\$4,493,706 76

Surplus on par value, \$275,917.60.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

Cash on hand and in banks or trust companies January 1,
 1916, before transactions of the day..... \$183,482 56
 From depositors, not including dividends credited..... 1,590,446 00
 From interest on loans, deposits and investments..... 186,015 99
 From rents from other real estate..... 519 99
 From mortgages 78,600 00
 From stocks and bonds sold (total par value, \$55,500)..... 52,768 23
 From real estate sold..... 59,500 00

From all other sources, viz.:

| | | |
|---|----------|-----------------------|
| Settlement of deficiency judgment..... | \$500 00 | |
| Real estate | 63 09 | |
| Teller's cash over..... | 9 17 | |
| Profit and loss — home savings banks..... | 84 00 | |
| Expense account — items refunded..... | 437 72 | |
| | | \$1,093 98 |
| | | <u>\$2,152,426 77</u> |

PAYMENTS

| | | |
|---|----------------|-----------------------|
| To depositors, including dividends paid to them..... | \$1,034,897 58 | |
| For loans on bonds and mortgages..... | 605,500 00 | |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$220,000)..... | 209,018 75 | |
| For interest (other than dividend payments to depositors)..... | 2,772 09 | |
| For current expenses of the bank, viz.: | | |
| For salaries | \$13,328 34 | |
| For taxes: Surplus | 2,149 46 | |
| For expenses, except taxes, of banking house: | | |
| Repairs | 9 50 | |
| Insurance | 124 22 | |
| Other | 119 42 | |
| For rent of banking rooms..... | 3,233 34 | |
| For expenses of other real estate, viz.: | | |
| Repairs | 537 35 | |
| Taxes | 257 65 | |
| Other | 897 53 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 1,769 96 | |
| | | 22,426 77 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 12,000 00 | |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 265,811 58 | |
| | | <u>\$2,152,426 77</u> |

STATISTICAL INFORMATION

| | | |
|---|----------------|------------|
| Number of open accounts January 1, 1917..... | 12,642 | |
| Number of accounts opened or reopened during the year.... | 2,854 | |
| Number of accounts closed during the year..... | 1,775 | |
| Amount deposited during the year, not including dividends credited for that period..... | \$1,590,446 00 | |
| Amount withdrawn during the year..... | 1,034,897 58 | |
| Amount of dividends credited and paid for the year, viz.: | | |
| July 1, 1916..... | \$68,521 46 | |
| January 1, 1917..... | 74,426 04 | |
| | | 142,947 50 |
| Average amount of each account January 1, 1917..... | | 331 64 |
| Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate..... | | 1 |
| Total amount of such accounts..... | \$3,293 86 | |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$193,973 35 | |
| Total expenses of the bank for the year 1916..... | 21,934 27 | |
| Dividends paid to depositors for the year 1916..... | 142,947 50 | |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | | 29,091 58 |

NIAGARA COUNTY

91. FARMERS AND MECHANICS' SAVINGS BANK OF THE CITY OF LOCKPORT

[116 Main street; incorporated 1870]

WILLIAM A. WILLIAMS, President. J. E. EMERSON, Secretary.
 CHARLES A. HOAG, Vice-President. CHARLES H. WENDELL, Asst. Secy.
 JOSEPH DUMVILLE, Vice-President.

TRUSTEES

| | | |
|--------------------|-------------------|-------------------|
| WM. A. WILLIAMS, | JOHN T. DARRISON, | M. D. CLAPSATTLE, |
| CHARLES A. HOAG, | H. J. BARCOCK, | JOHN B. ARNOLD, |
| JOSEPH DUMVILLE, | WM. RICHMOND, | E. M. GRIGG, |
| JEROME E. EMERSON, | I. A. BRONSON, | ROBERT HALL. |
| | THOS. M. McGRATH, | |

FINANCIAL RESOURCES

Bonds and mortgages..... \$3,815,160 00
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|-----------------------|-----------------------|---------------------------|
| State of Louisiana..... | \$100,000 00 | \$99,085 00 | \$104,750 00 |
| Cities in other States..... | 101,000 00 | 102,758 67 | 106,845 00 |
| Cities in this State..... | 199,484 59 | 201,719 28 | 200,771 09 |
| Counties in this State..... | 5,000 00 | 5,000 00 | 5,000 00 |
| Towns in this State..... | 152,999 12 | 153,065 62 | 152,339 23 |
| Villages in this State..... | 150,000 00 | 151,347 49 | 149,135 00 |
| School districts in this State | 74,850 00 | 75,981 41 | 76,906 00 |
| Railroad mortgage bonds.... | 802,000 00 | 832,085 54 | 715,870 00 |
| | <u>\$1,585,333 71</u> | <u>\$1,621,041 01</u> | <u>\$1,510,616 32</u> |

\$1,510,616 32

Banking house and lot, book value, \$143,955.70; cost, \$143,955.70; actual cash value..... 140,000 00
 Other real estate, book value, \$34,000; cost \$45,427.93; actual cash value 45,427 93
 Cash on deposit in banks or trust companies..... 888,246 48
 Cash on hand..... 92,622 66
 Total of collectible interest..... 59,842 66

Amount of all other assets, viz.:

| | |
|-----------------------------------|------------|
| Land contracts | \$1,188 80 |
| Suspense account | 2,504 63 |
| Insurance and taxes advanced..... | 35 00 |
| Rents accrued | 1,544 15 |

5,272 58

\$6,557,188 63

LIABILITIES

Amount due depositors, viz.:

| | |
|--|----------------|
| Principal | \$6,062,548 24 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 57,882 38 |

\$6,110,430 62

Surplus on market value..... 446,758 01

\$6,557,188 63

Surplus on par value, \$521,475.40.

CASH TRANSACTIONS DURING THE YEAR 1916 RECEIPTS

| | |
|---|--------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$711,610 79 |
| From depositors, not including dividends credited..... | 2,261,650 47 |
| From interest on loans, deposits and investments..... | 278,444 05 |
| From rents from banking house..... | 6,185 00 |
| From mortgages..... | 348,688 00 |
| From redemption of stocks and bonds..... | 107,507 12 |
| From stocks and bonds sold (total par value, \$25,000)..... | 23,468 75 |

From all other sources, viz.:

| | |
|--|-------------|
| Land contracts | \$10,886 30 |
| Insurance premiums advanced, refunded..... | 1,579 21 |

| | | |
|--------------------------|--------|--------------------|
| Rebate — insurance | \$1 38 | |
| Suspense | 200 00 | |
| Profit and loss | 143 97 | |
| | | <u>\$12,790 86</u> |

\$3,748,345 04

PAYMENTS

| | |
|--|----------------|
| To depositors, including dividends paid to them..... | \$2,140,815 23 |
| For loans on bonds and mortgages..... | 414,475 00 |
| For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$166,180)..... | 155,967 75 |
| For interest (other than dividend payments to depositors) .. | 1,606 97 |
| For current expenses of the bank, viz.: | |

| | |
|--|-------------|
| For salaries | \$13,550 00 |
| For taxes: Banking house, \$2,947.07; surplus, \$3,112.97 | 6,060 04 |
| For expenses, except taxes, of banking house: | |
| Repairs | 552 01 |
| Insurance | 905 92 |
| Other | 3,467 93 |
| For expenses of other real estate, viz.: | |
| Repairs | 278 48 |
| Insurance | 466 27 |
| Taxes | 986 26 |
| Other | 4,550 73 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 2,761 59 |

33,049 21

| | |
|---|-----------|
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 19,000 00 |
|---|-----------|

Other payments, viz.:

| | |
|---------------------------|------------|
| Insurance advanced | \$1,486 50 |
| Deficiency judgment | 1,076 24 |

2,561 74

| | |
|---|------------|
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 980,869 14 |
|---|------------|

\$3,748,345 04

STATISTICAL INFORMATION

| | |
|--|----------------|
| Number of open accounts January 1, 1917..... | 13,350 |
| Number of accounts opened or reopened during the year.... | 2,017 |
| Number of accounts closed during the year..... | 1,533 |
| Amount deposited during the year, not including dividends credited for that period..... | \$2,261,650 47 |
| Amount withdrawn during the year..... | 2,140,815 23 |
| Amount of dividends credited and paid for the year, viz.: | |
| April 1, 1916..... | \$56,018 68 |
| July 1, 1916..... | 56,253 54 |
| October 1, 1916..... | 56,698 46 |
| January 1, 1917..... | 57,882 38 |
| Credited at other periods..... | 130 30 |
| Paid but not credited..... | 29 |

226,983 52

457 71

Average amount of each account January 1, 1917.....
Number of accounts which exceeded \$3,000, exclusive of
dividends credited, at the last trial balance of depositors'
ledgers, except deposits arising from society accounts, or
judicial sales, or trust funds, or by order of a court of
record or of a surrogate.....

21

Total amount of such accounts..... \$69,281 22

**Rate per cent. of dividends to depositors during the six months
ending June 30, 1916.....** 4

**Rate per cent. of dividends to depositors during the six months
ending December 31, 1916.....** 4

**Total earnings of the bank for the year 1916, after allowing
for amortization of premiums and discounts.....** \$290,685 28

Total expenses of the bank for the year 1916..... 33,049 21

Dividends paid to depositors for the year 1916..... 226,983 52

**Net earnings for the year 1916 over expenses and dividends
paid to depositors** 30,652 55

92. NIAGARA COUNTY SAVINGS BANK, NIAGARA FALLS

(304 Niagara street; incorporated 1890)

C. M. YOUNG, President.
 JOSEPH E. MONTAGUE, Vice-President.
 HENRY HUBBS, Vice-President.

JAMES T. LOW, Secretary.
 JOHN P. DOLAN, Treasurer.

TRUSTEES

L. W. PETTEBONE,
 ALEX. J. PORTER,
 JULIUS KRAKOSKI,
 FRANCIS H. SALT,
 FRED J. COE,

GEORGE F. NYE,
 WILLIAM C. WALLACE,
 JOSEPH E. MONTAGUE,
 JOHN T. WILLIAMSON,
 CHRIS. M. YOUNG,
 AUGUSTUS G. PORTER,

EUGENE CARY,
 DE LANCY RANKINE,
 JOHN H. ELLENBAUM,
 FRED'K. CHORMANN,
 HENRY HUBBS.

FINANCIAL
RESOURCES

Bonds and mortgages..... \$1,597,030 00
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|---|---------------------|---------------------|---------------------------|
| Cities in other States..... | \$5,000 00 | \$5,247 25 | \$5,250 00 |
| Cities in this State..... | 314,315 00 | 318,548 08 | 316,005 19 |
| Counties in this State..... | 5,000 00 | 4,900 00 | 5,050 00 |
| Towns in this State..... | 16,000 00 | 16,557 12 | 16,810 00 |
| Villages in this State..... | 94,000 00 | 95,563 86 | 97,220 00 |
| School districts in this State | 38,000 00 | 39,682 10 | 39,310 00 |
| Railroad mortgage bonds.... | 163,000 00 | 154,586 50 | 151,150 00 |
| | <u>\$635,315 00</u> | <u>\$635,084 86</u> | <u>\$630,795 19</u> |
| | | | 630,795 19 |
| Other real estate, book value, \$3,500; cost, \$3,500; actual cash value | | | 3,500 00 |
| Cash on deposit in banks or trust companies..... | | | 417,296 84 |
| Cash on hand..... | | | 17,280 51 |
| Total of collectible interest..... | | | 46,792 91 |
| Amount of all other assets, viz.: Furniture and fixtures.... | | | 750 00 |
| | | | <u>\$2,713,445 45</u> |

LIABILITIES

Amount due depositors, viz.:

| | |
|---|-----------------------|
| Principal | \$2,542,865 72 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 43,150 96 |
| | <u>\$2,586,016 68</u> |
| Other liabilities, viz.: Due on mortgages..... | 19,870 50 |
| Surplus on market value..... | 107,558 27 |
| | <u>\$2,713,445 45</u> |

Surplus on par value, \$112,078.08.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|--|--------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$307,402 04 |
| From depositors, not including dividends credited..... | 1,866,989 40 |
| From interest on loans, deposits and investments..... | 112,206 81 |
| From rents from other real estate..... | 366 96 |
| From mortgages | 87,145 00 |
| From redemption of stocks and bonds..... | 40,530 20 |
| From stocks and bonds sold (total par value, \$10,000)..... | 9,287 50 |
| From real estate sold..... | 4,986 34 |

From all other sources, viz.:

| | | |
|--------------------------------|-------------|-----------------------|
| Due on mortgages..... | \$50,106 51 | |
| Sale of travelers' checks..... | 5 60 | |
| | | \$50,112 11 |
| | | <u>\$2,479,026 36</u> |

PAYMENTS

| | |
|--|----------------|
| To depositors, including dividends paid to them..... | \$1,191,724 99 |
| For loans on bonds and mortgages..... | 509,924 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$297,023.20)..... | 288,553 38 |
| For interest (other than dividend payments to depositors)... | 5,338 59 |
| For current expenses of the bank, viz.: | |

| | |
|---|------------------|
| For salaries..... | \$6,142 81 |
| For taxes: Surplus..... | 846 48 |
| For expenses, except taxes, of banking house: | |
| Repairs..... | 297 31 |
| For rent of banking rooms..... | 1,050 00 |
| For expenses of other real estate, viz.: | |
| Repairs..... | 154 16 |
| Insurance..... | 7 50 |
| Taxes..... | 94 59 |
| Other..... | 3,420 20 |
| | <u>12,013 05</u> |

Other payments, viz.:

| | |
|-----------------------------|------------------|
| Due on mortgages..... | \$36,145 00 |
| Furniture and fixtures..... | 750 00 |
| | <u>36,895 00</u> |

| | |
|--|-----------------------|
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 434,577 35 |
| | <u>\$2,479,026 36</u> |

STATISTICAL INFORMATION

| | |
|--|------------------|
| Number of open accounts January 1, 1917..... | 8,385 |
| Number of accounts opened or reopened during the year..... | 4,115 |
| Number of accounts closed during the year..... | 2,244 |
| Amount deposited during the year, not including dividends credited for that period..... | \$1,866,989 40 |
| Amount withdrawn during the year..... | 1,191,724 99 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$36,496 82 |
| January 1, 1917..... | 42,740 65 |
| Credited at other periods..... | 1,003 50 |
| | <u>80,240 97</u> |
| Average amount of each account January 1, 1917..... | 308 41 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$113,634 69 |
| Total expenses of the bank for the year 1916..... | 12,013 05 |
| Dividends paid to depositors for the year 1916..... | 80,240 97 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <u>21,380 67</u> |

ONEIDA COUNTY

93. THE ONEIDA COUNTY SAVINGS BANK, ROME

[178 West Dominick street; incorporated 1889]

CHAS. W. LEE, President.
JAMES P. OLNEY, Vice-President.
F. M. ORTON, Vice-President.

A. E. WETHERBEE, Treasurer.
G. L. PRESCOTT, Secretary.

TRUSTEES

F. M. ORTON,
D. L. GREENFIELD,
HOWARD C. WIGGINS,
JOHN B. EDWARDS,

W. W. PARRY,
LAWRENCE CARMY,
ARTHUR J. WYLIE,
D. W. WARDWELL,
CHARLES W. LEE.

JAMES P. OLNEY,
F. G. RATHBUN,
D. L. BRADT,
E. A. SMITH,

FINANCIAL RESOURCES

Bonds and mortgages..... \$1,457,065 13
Stock and bond investments, viz.:

| | Par value | Original cost | Estimated market value |
|--------------------------------|---------------------|---------------------|---------------------------|
| <i>Stocks and bonds</i> | | | |
| Cities in other States..... | \$55,000 00 | \$56,894 47 | \$57,990 00 |
| Cities in this State..... | 138,800 00 | 142,357 60 | 136,673 88 |
| Towns in this State..... | 18,500 00 | 19,449 75 | 18,889 88 |
| Villages in this State..... | 234,710 00 | 239,437 32 | 234,829 69 |
| School districts in this State | 24,000 00 | 24,437 17 | 24,590 00 |
| Railroad mortgage bonds.... | 431,000 00 | 430,086 00 | 366,190 00 |
| | <u>\$902,010 00</u> | <u>\$912,652 31</u> | <u>\$838,994 40</u> |

838,894 40

Banking house and lot, book value, \$29,000; cost, \$29,432.00;

actual cash value 29,000 00

Other real estate, book value, \$1,035.20; cost \$1,035.20;

actual cash value 1,035 20

Cash on deposit in banks or trust companies..... 171,287 03

Cash on hand 20,175 73

Total of collectible interest..... 47,539 23

Amount of all other assets, viz.:

Mortgage tax and insurance account..... \$199 79
Rents accrued 32 00

141 79

\$2,595,138 51

LIABILITIES

Amount due depositors, viz.:

Principal..... \$2,409,595 83
Dividends credited or to be credited for the six
months ending with December 31, 1916..... 49,775 40

\$2,450,371 23

Surplus on market value..... 144,767 28

\$2,595,138 51

Surplus on par value, \$207,882.88.

CASH TRANSACTIONS DURING THE YEAR 1916 RECEIPTS

Cash on hand and in banks or trust companies January 1,
1916, before transactions of the day..... \$182,714 42
From depositors, not including dividends credited..... 557,111 33
From interest on loans, deposits and investments..... 113,311 88
From rents from banking house..... 426 00
From rents from other real estate..... 12 50
From mortgages..... 118,002 42
From redemption of stocks and bonds..... 31,945 00
From stocks and bonds sold (total par value, \$30,000)..... 29,575 00

From all other sources, viz.:

| | | |
|---|------------|-------------------|
| Redemption of judgment against State of New York..... | \$4,407 34 | |
| Correction of dividends to depositors..... | 7 11 | |
| Interest — mortgages | 246 58 | |
| Appraisals | 26 75 | |
| Mortgage insurance and tax accounts..... | 151 24 | |
| Home safes paid for..... | 10 72 | |
| Sale of desk, etc..... | 74 84 | |
| Bankers Engineering Co..... | 20 00 | |
| | | <u>\$4,938 58</u> |

\$1,038,037 13

PAYMENTS

| | |
|--|--------------|
| To depositors, including dividends paid to them..... | \$576,955 18 |
| For loans on bonds and mortgages..... | 169,037 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$80,000)..... | 80,023 57 |
| For interest (other than dividend payments to depositors)... | 916 46 |
| For current expenses of the bank, viz.: | |

| | | |
|--|------------|------------------|
| For salaries | \$7,691 00 | |
| For taxes: Banking house, \$348.82; surplus, \$1,146.99; on mortgages, \$250..... | 1,745 87 | |
| For expenses, except taxes, of banking house: | | |
| Repairs | \$15 84 | |
| Insurance | 52 70 | |
| Other | 50 70 | |
| For rent of banking rooms..... | 53 33 | |
| For expenses of other real estate, viz.: | | |
| Taxes | 6 30 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 2,206 26 | |
| | | <u>12,022 00</u> |

| | |
|---|----------|
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 1,035 20 |
|---|----------|

Other payments, viz.:

| | | |
|---|----------|-------------------|
| Mortgage insurance and tax account..... | \$142 74 | |
| Bankers' Engineering Co., Inc..... | 6,002 23 | |
| Construction account | 437 19 | |
| Correction of mortgage interest..... | 1 80 | |
| Home safe bought..... | 80 | |
| | | <u>\$6,584 86</u> |

| | |
|---|------------|
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 191,462 76 |
|---|------------|

\$1,038,037 13

STATISTICAL INFORMATION

| | |
|---|------------------|
| Number of open accounts January 1, 1917..... | 7,702 |
| Number of accounts opened or reopened during the year..... | 903 |
| Number of accounts closed during the year..... | 735 |
| Amount deposited during the year, not including dividends credited for that period..... | \$557,111 33 |
| Amount withdrawn during the year..... | 576,955 18 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$40,453 23 |
| January 1, 1917..... | 40,775 40 |
| Credited at other periods..... | 387 40 |
| | <u>81,616 03</u> |
| Average amount of each account January 1, 1917..... | 318 08 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 3½ |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 3½ |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$115,620 75 |
| Total expenses of the bank for the year 1916..... | 12,022 00 |
| Dividends paid to depositors for the year 1916..... | 81,616 03 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <u>21,982 72</u> |

94. THE ROME SAVINGS BANK, ROME

[123 West Dominick street; incorporated 1861]

SAMUEL H. BEACH, President.**HENRY BARNARD, Sr., Vice-President.****JAMES A. BAILEY, Vice-President.****JAMES T. STONE, Treasurer.****FRANK M. MERTZ, Asst. Treas.****CARL SIMON, Secretary.****TRUSTEES****SAMUEL H. BEACH.****HENRY BARNARD, Sr.,****JOHN D. McMAHON,****THEO. J. MOWRY,****JAMES M. ETHRIDGE,****CARL SIMON,****FRED M. SHELLEY,****JAMES A. BAILEY,****WESTON JENKINS.****JAMES A. SPARGO,****GEORGE A. CLYDE,****A. R. KESSINGER,****HOWARD J. ROWLAND.****FINANCIAL****RESOURCES**

Bonds and mortgages..... \$2,061,355 45

Stock and bond investment, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|-----------------------|-----------------------|---------------------------|
| State of New York..... | \$50,000 00 | \$52,000 00 | \$54,500 00 |
| State of Massachusetts..... | 30,000 00 | 33,790 00 | 76,600 00 |
| State of California..... | 30,000 00 | 28,575 00 | 30,600 00 |
| Cities in other States..... | 193,000 00 | 197,624 65 | 192,930 00 |
| Cities in this State..... | 371,323 69 | 394,671 98 | 388,458 69 |
| Towns in this State..... | 30,000 00 | 30,819 00 | 31,500 00 |
| Villages in this State..... | 46,600 00 | 47,994 75 | 44,288 00 |
| School districts in this State | 25,000 00 | 25,655 00 | 25,500 00 |
| Railroad mortgage bonds.... | 712,500 00 | 756,798 97 | 690,435 00 |
| | <u>\$1,539,423 69</u> | <u>\$1,617,929 35</u> | <u>\$1,535,391 69</u> |

1,535,391 69

Banking house and lot, book value, \$52,000; cost, \$54,000;
actual cash value.....

52,000 00

Other real estate, book value, \$10,313.85; cost, \$11,201.10;
actual cash value.....

10,313 85

Cash on deposit in banks or trust companies.....

274,511 19

Cash on hand.....

38,705 39

Total of collectible interest.....

66,145 06

Amount of all other assets, viz.:

Land contracts..... \$3,100 00

Mortgagors' tax and insurance..... 339 40

3,439 40

\$4,041,862 03**LIABILITIES**

Amount due depositors, viz.:

Principal..... \$3,608,151 71

Dividends credited or to be credited for the six
months ending with December 31, 1916..... 60,575 78\$3,668,727 49

Surplus on market value.....

373,134 54\$4,041,862 03

Surplus on par value, \$377,166.54.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**Cash on hand and in banks or trust companies January 1,
1916, before transactions of the day.....

\$225,872 80

From depositors, not including dividends credited.....

886,629 78

From interest on loans, deposits and investments.....

178,747 40

From rents from banking house.....

150 00

From rents from other real estate.....

222 00

From mortgages.....

163,057 99

From redemption of stocks and bonds.....

12,863 11

From stocks and bonds sold (total par value, \$390,000).....

406,314 28

From real estate sold.....

2,232 79

From all other sources, viz.:

| | | |
|---|----------|--------------------|
| Suspense | \$653 84 | |
| Mortgagors' tax and insurance | 1,289 35 | |
| Land contracts | 1,400 00 | |
| Appraisals | 31 00 | |
| Miscellaneous | 7 00 | |
| Profit and loss — sale of bonds | 502 85 | |
| Redemption of judgments against State of New York | 9,202 28 | |
| | | <u>\$12,986 32</u> |

\$1,889,076 47

PAYMENTS

| | |
|---|--------------|
| To depositors, including dividends paid to them | \$890,468 30 |
| For loans on bonds and mortgages | 135,464 95 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$442,207.01) | 473,834 41 |
| For interest (other than dividend payments to depositors) | 5,794 62 |

For current expenses of the bank, viz.:

| | | |
|---|-------------|------------------|
| For salaries | \$11,685 00 | |
| For taxes: Banking house, \$696.46; surplus, \$3,240.75; mortgages, \$608.50 | 4,545 70 | |
| For expenses, except taxes, of banking house: | | |
| Repairs | 275 88 | |
| Insurance | 128 30 | |
| Other | 612 25 | |
| For expenses of other real estate, viz.: | | |
| Repairs | 327 07 | |
| Insurance | 127 45 | |
| Taxes | 186 27 | |
| Other | 42 47 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house | 4,885 47 | |
| | | <u>22,765 86</u> |

| | |
|---|-----------|
| For real estate acquired by foreclosure, or in settlement of debts due the bank | 12,315 74 |
|---|-----------|

Other payments, viz.:

| | | |
|---------------------------------------|-----------|------------------|
| Suspense account | \$567 38 | |
| Mortgagors' tax and insurance | 1,044 23 | |
| Profit and loss — sale of bonds | 33,541 60 | |
| Profit and loss — forged drafts | 62 80 | |
| | | <u>35,216 01</u> |

| | |
|---|------------|
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day | 313,216 58 |
|---|------------|

\$1,889,076 47

STATISTICAL INFORMATION

| | |
|--|-------------------|
| Number of open accounts January 1, 1917 | 10,072 |
| Number of accounts opened or reopened during the year | 1,426 |
| Number of accounts closed during the year | 1,068 |
| Amount deposited during the year, not including dividends credited for that period | \$886,629 78 |
| Amount withdrawn during the year | 890,468 30 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916 | \$59,823 01 |
| January 1, 1917 | 60,267 29 |
| Credited at other periods | 649 51 |
| | <u>120,739 81</u> |

| | |
|--|--------|
| Average amount of each account January 1, 1917 | 364 25 |
|--|--------|

| | |
|--|----|
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916 | 3½ |
|--|----|

| | |
|--|----|
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916 | 3½ |
|--|----|

| | |
|---|--------------|
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts | \$174,037 98 |
|---|--------------|

| | |
|--|-----------|
| Total expenses of the bank for the year 1916 | 22,765 86 |
|--|-----------|

| | |
|--|------------|
| Dividends paid to depositors for the year 1916 | 120,739 81 |
|--|------------|

| | |
|---|------------------|
| Net earnings for the year 1916 over expenses and dividends paid to depositors | <u>30,532 31</u> |
|---|------------------|

95. THE SAVINGS BANK OF UTICA, UTICA

[233 Genesee street; incorporated 1839]

CHARLES A. MILLER, President. RUFUS P. BIRDSEYE, Treas. and Vice-Pres.
HARRY A. HILSINGER, Secretary.

TRUSTEES

RUFUS P. BIRDSEYE, FRANK E. WHEELER, J. DE PEYSTER LYNCH,
THOMAS R. PROCTOR, N. E. DEVEREUX, CHARLES B. ROGERS,
CHARLES A. MILLER, GEORGE L. CURRAN, WARNICK J. KERNAN,
CHARLES S. SYMONDS, GEO. L. BRADFORD, OTTO A. MEYER,FINANCIAL
RESOURCESBonds and mortgages..... \$8,162,682 94
Stock and bond investments, viz.:

| | Par value | Original cost | Estimated market value |
|---|-----------------------|-----------------------|---------------------------|
| <i>Stocks and bonds</i> | | | |
| State of New York..... | \$250,000 00 | \$250,912 00 | \$252,500 00 |
| Cities in other States..... | 1,719,600 00 | 1,793,416 57 | 1,767,680 00 |
| Cities in this State..... | 2,312,944 25 | 2,447,850 48 | 2,332,777 80 |
| Counties in this State..... | 235,000 00 | 230,293 51 | 234,400 00 |
| Towns in this State..... | 118,500 00 | 122,811 49 | 119,995 00 |
| Villages in this State..... | 417,135 20 | 423,297 84 | 424,970 98 |
| School districts in this State | 111,100 00 | 117,004 40 | 115,880 00 |
| Railroad mortgage bonds.... | 2,881,362 72 | 3,071,385 93 | 2,907,498 21 |
| Bonds of Land Bank of the State of New York..... | 50,000 00 | 50,350 31 | 50,343 00 |
| | <u>\$8,145,642 17</u> | <u>\$8,572,323 53</u> | <u>\$8,316,054 97</u> |

8,316,054 97

Banking house and lot, book value, \$93,000; cost, \$249,203.30;
actual cash value..... 93,000 00Other real estate, book value, \$90,971.72; cost, \$109,076.95;
actual cash value..... 90,971 72

Cash on deposit in banks or trust companies..... 1,280,729 13

Cash on hand..... 100,042 26

Total of collectible interest..... 208,039 86

Amount of all other assets, viz.:

Mortgagors' tax and insurance account..... \$295 00
Suspense 503 26

798 35

\$18,252,319 23

LIABILITIES

Amount due depositors, viz.:

Principal \$16,029,015 93
Dividends credited or to be credited for the six
months ending with December 31, 1916..... 267,110 62\$16,296,126 55

Other liabilities, viz.:

Dividends accrued on deposits to January 1, 1917.... \$3,204 14
Expenses incurred, but unpaid:
Taxes 5,083 21
Attorney's retainer 1,250 00
Sundry 461 87

9,955 22

Surplus on market value..... 1,946,237 46

\$18,252,319 23

Surplus on par value, \$1,775,824.66.

CASH TRANSACTIONS DURING THE YEAR 1916.

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1916, before transactions of the day..... \$2,027,383 28
From depositors, not including dividends credited..... 4,026,209 61
From interest on loans, deposits and investments..... 794,933 01
From rents from other real estate..... 1,725 06
From mortgages..... 754,649 98
From redemption of stocks and bonds..... 444,680 83
From stocks and bonds sold (total par value, \$753,125).... 737,469 48
From real estate sold..... 45,200 00

From all other sources, viz.:

Mortgagors' tax and insurance account..... \$2,281 78
Suspense 523 02

| | | |
|---|-----------|-----------------------|
| Profit and loss..... | 10,204 91 | |
| Interest sundries | 15 47 | |
| Appraisal account | 204 67 | |
| Recording tax | 6 25 | |
| Rebate on insurance..... | 284 95 | |
| Redemption of judgment against State of New York..... | 45,265 12 | |
| | | \$58,791 17 |
| | | <u>\$8,891,042 42</u> |

PAYMENTS

| | | |
|--|-------------|----------------|
| To depositors, including dividends paid to them..... | | \$3,713,660 60 |
| For loans on bonds and mortgages..... | | 679,300 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$2,907,074.14)..... | | 3,006,422 82 |
| For interest (other than dividend payments to depositors)... | | 25,537 45 |
| For current expenses of the bank, viz.: | | |
| For salaries | \$30,272 39 | |
| For taxes: Banking house, \$7,548.57; surplus, \$16,132.24; on mortgages, \$1,755.75..... | 25,436 56 | |
| For expenses, except taxes, of banking house: | | |
| Repairs | 1,489 39 | |
| Insurance | 1,293 14 | |
| Other | 2,047 40 | |
| For expenses of other real estate, viz.: | | |
| Repairs | 15 90 | |
| Insurance | 527 11 | |
| Taxes | 1,240 44 | |
| Other | 1,508 70 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 14,211 67 | |
| | | 78,042 70 |
| Other payments, viz.: | | |
| Mortgagors' tax and insurance account..... | \$5,808 55 | |
| Suspense account | 567 35 | |
| Profit and loss..... | 153 42 | |
| Interest sundries | 166 93 | |
| Real estate | 611 21 | |
| | | 7,307 46 |

| | |
|--|-----------------------|
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 1,380,771 39 |
| | <u>\$8,891,042 42</u> |

STATISTICAL INFORMATION

| | |
|---|----------------|
| Number of open accounts January 1, 1917..... | 35,761 |
| Number of accounts opened or reopened during the year.... | 7,703 |
| Number of accounts closed during the year..... | 5,555 |
| Amount deposited during the year, not including dividends credited for that period..... | \$4,026,209 61 |
| Amount withdrawn during the year..... | 3,713,686 50 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$261,389 02 |
| January 1, 1917..... | 267,110 62 |
| Credited to other periods..... | 8,767 42 |
| | 537,267 06 |
| Average amount of each account January 1, 1917..... | 455 70 |
| Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate..... | 7 |
| Total amount of such accounts..... | \$22,069 54 |
| Rate per cent of dividends to depositors during the six months ending June 30, 1916..... | 3½ |
| Rate per cent of dividends to depositors during the six months ending December 31, 1916..... | 3½ |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$758,758 97 |
| Total expenses of the bank for the year 1916..... | 82,693 78 |
| Dividends paid to depositors for the year 1916..... | 528,499 64 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 147,565 55 |

ONONDAGA COUNTY

96. ONONDAGA COUNTY SAVINGS BANK, SYRACUSE

[101 South Salina street; incorporated 1855]

HENRY M. ROWLING, President.

DOUGLAS E. PETTIT, Treasurer.

WM. D. DUNNING, Vice-President.

CHARLES A. HUDSON, Secretary.

ANSON N. PALMER, Vice-President.

TRUSTEES

CHAS. E. CHAPPELL,
W. D. DUNNING,
CHARLES A. HUDSON,
SALEM HYDE,
A. E. MCCHESENEY,
T. WM. MEACHEM,

A. E. NETTLETON,
ANSON N. PALMER,
HIRAM W. PLUMB,
JOHN R. CLANCY,
HENRY M. ROWLING,

ADOLPH H. SCHWARZ,
CHARLES W. SNOW,
CHARLES L. STONE,
EDWARD A. POWELL,
DOUGLAS E. PETTIT,
GEORGE TIMMINS.

FINANCIAL RESOURCES

Bonds and mortgages.....\$17,142,452 65

Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|-----------------------------|-----------------------|-----------------------|---------------------------|
| Cities in other States..... | \$350,000 00 | \$381,575 05 | \$914,300 00 |
| Cities in this State..... | 2,772,500 00 | 2,951,729 27 | 2,785,950 00 |
| Counties in this State..... | 43,000 00 | 43,043 00 | 40,870 00 |
| Towns in this State..... | 21,600 00 | 23,490 71 | 21,600 00 |
| Villages in this State..... | 25,000 00 | 28,000 00 | 25,500 00 |
| Railroad mortgage bonds.... | 5,705,968 00 | 5,982,375 05 | 5,533,609 28 |
| | <u>\$9,418,068 00</u> | <u>\$9,910,213 06</u> | <u>\$9,322,329 28</u> |

9,322,329 28

Banking house and lot, book value, \$760,000; cost, \$860,445.08; actual cash value.....

760,000 00

Other real estate, book value, \$29,151.07; cost, \$29,151.07; actual cash value.....

27,500 00

Cash on deposit in banks or trust companies.....

1,462,060 88

Cash on hand.....

173,717 22

Total of collectible interest.....

493,407 50

Amount of all other assets, viz.:

| | |
|--|-------------|
| Land contracts | \$61,099 58 |
| Insurance and taxes advanced on mortgaged premises | 2,947 79 |
| Insurance and taxes advanced on land contracts..... | 4,348 27 |
| Rent accrued | 3,814 33 |

72,209 97

\$29,453,677 50

LIABILITIES

Amount due depositors, viz.:

| | |
|--|-----------------|
| Principal | \$26,357,753 41 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 501,247 56 |

\$26,859,000 97

Other liabilities, viz.: Treasurer's checks outstanding.....

46,044 58

Surplus on market value.....

2,548,631 95

\$29,453,677 50

Surplus on par value, \$2,644,370.67.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|---|----------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$1,273,494 38 |
| From depositors, not including dividends credited..... | 7,309,904 92 |
| From interest on loans, deposits and investments..... | 1,227,098 76 |
| From rents from banking house..... | 52,251 72 |
| From mortgages..... | 1,069,439 54 |
| From redemption of stocks and bonds..... | 25,200 00 |
| From stocks and bonds sold (total par value, \$500,000)..... | 470,000 00 |
| From real estate sold..... | 12,614 96 |

From all other sources, viz.:

| | | |
|---|-------------|------------------------|
| Treasurer's checks outstanding..... | \$95,057 58 | |
| Payments on land contracts..... | 12,410 00 | |
| Taxes and insurance advanced on mortgaged pre- mises | 14,159 15 | |
| Taxes on land contracts..... | 107 98 | |
| Land sold | 20 00 | |
| Deficiency judgment | 1,146 81 | |
| | | <u>\$122,901 62</u> |
| | | <u>\$11,562,905 90</u> |

PAYMENTS

| | | |
|--|----------------|-------------------|
| To depositors, including dividends paid to them..... | \$5,970,749 75 | |
| For loans on bonds and mortgages..... | 1,681,504 09 | |
| For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$1,935,868)..... | 1,993,948 50 | |
| For interest (other than dividend payments to depositors)... | 13,698 06 | |
| For current expenses of the bank, viz.: | | |
| For salaries | \$42,667 01 | |
| For taxes: Banking house, \$19,221.18; surplus, \$21,- 137.49; on mortgages, \$47.50..... | 40,406 17 | |
| For expenses, except taxes, of banking house: | | |
| Repairs | 3,002 26 | |
| Insurance | 2,035 06 | |
| Other | 33,807 60 | |
| For expenses of other real estate, viz.: | | |
| Repairs | 297 95 | |
| Insurance | 49 88 | |
| Taxes | 115 06 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house..... | 15,148 76 | |
| | | <u>137,329 79</u> |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 41,757 01 | |

Other payments, viz.:

| | | |
|---|-------------|------------------|
| Treasurer's checks outstanding..... | \$74,648 35 | |
| Taxes and insurance advanced on mortgaged pre- mises | 10,461 29 | |
| Taxes and insurance advanced on land contracts.... | 2,067 97 | |
| Teller's cash short..... | 135 23 | |
| Disbursements in suit against bank..... | 73 82 | |
| Paid on forged draft..... | 543 94 | |
| Commission sale of real estate..... | 210 00 | |
| | | <u>88,140 60</u> |

| | | |
|---|------------------------|--|
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 1,635,778 10 | |
| | <u>\$11,562,905 90</u> | |

STATISTICAL INFORMATION

| | | |
|---|-------------------|--|
| Number of open accounts January 1, 1917..... | 54,472 | |
| Number of accounts opened or reopened during the year.... | 9,767 | |
| Number of accounts closed during the year..... | 8,592 | |
| Amount deposited during the year, not including dividends credited for that period..... | \$7,309,904 92 | |
| Amount withdrawn during the year..... | 5,959,292 55 | |
| Amount of dividends credited and paid for the year, viz.: | | |
| July 1, 1916..... | \$479,898 81 | |
| January 1, 1917..... | 501,247 56 | |
| Paid but not credited..... | 11,457 20 | |
| | <u>992,603 67</u> | |
| Average amount of each account January 1, 1917..... | 493 07 | |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 | |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 | |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$1,290,549 46 | |
| Total expenses of the bank for the year 1916..... | 138,292 78 | |
| Dividends paid to depositors for the year 1916..... | 992,603 67 | |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <u>159,653 01</u> | |

97. SKANEATELES SAVINGS BANK, SKANEATELES

[Genesee street; incorporated 1906]

J. HORATIO EARLL, President.
J. C. STEPHENSON, Vice-President.
W. F. CUDEBACK, Vice-President.

EMERSON H. ADAMS, Treasurer.
H. WINSLOW THURLOW, Secretary.

TRUSTEES

J. HORATIO EARLL,
JOHN C. STEPHENSON,
W. F. CUDEBACK,
EMERSON H. ADAMS,

DAVID COLTON,
WILLIAM T. THORNE,
CHARLES W. HUNT,
GEORGE SMITH,
FOREST G. WEEKS,

F. EUGENE STONE,
WILLIAM LOCKWOOD,
CORNELIUS MITCHELL,
T. S. SHOTWELL,

FINANCIAL
RESOURCES

Bonds and mortgages..... \$806,445 74
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|---------------------|---------------------|---------------------------|
| State of New York..... | \$30,000 00 | \$30,250 00 | \$31,800 00 |
| Cities in this State..... | 146,500 00 | 147,529 07 | 149,945 00 |
| Villages in this State..... | 53,500 00 | 54,150 00 | 53,931 00 |
| School districts in this State | 55,900 00 | 55,900 00 | 55,960 00 |
| Railroad mortgage bonds.... | 110,000 00 | 101,557 91 | 86,450 00 |
| | <u>\$395,900 00</u> | <u>\$389,386 98</u> | <u>\$377,086 00</u> |

377,086 00

Banking house and lot, book value, \$9,500; cost, \$13,591.31;

actual cash value..... 9,500 00

Cash on deposit in banks or trust companies..... 194,686 22

Cash on hand..... 19,483 13

Total of collectible interest..... 21,218 06

Amount of all other assets, viz.: Rents accrued..... 81 50

\$1,428,500 65

LIABILITIES

Amount due depositors, viz.:

Principal \$1,291,994 71

Dividends credited or to be credited for the six
months ending with December 31, 1916..... 23,873 44\$1,315,868 15

Surplus on market value..... 112,632 50

\$1,428,500 65

Surplus on par value, \$131,446.50.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|--|-----------------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$152,114 78 |
| From depositors, not including dividends credited..... | 719,826 11 |
| From interest on loans, deposits and investments..... | 59,821 07 |
| From rents from banking house..... | 326 00 |
| From mortgages..... | 50,039 00 |
| From redemption of stocks and bonds..... | 37,150 00 |
| | <u>\$1,019,276 96</u> |

PAYMENTS

| | |
|---|--------------|
| To depositors, including dividends paid to them..... | \$626,072 17 |
| For loans on bonds and mortgages..... | 104,700 00 |
| For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$65,000)..... | 65,391 86 |

| | |
|---|-----------------------|
| For interest (other than dividend payments to depositors) .. | \$177 77 |
| For current expenses of the bank, viz.: | |
| For salaries | \$5,660 00 |
| For taxes: Banking house, \$198.44; surplus, \$1,014.43. | 1,212 87 |
| For expenses, except taxes, of banking house: | |
| Repairs | 115 60 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.. | 1,777 34 |
| | 8,765 81 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 214,169 35 |
| | <u>\$1,019,276 96</u> |

STATISTICAL INFORMATION

| | |
|--|-----------------|
| Number of open accounts January 1, 1917..... | 3,858 |
| Number of accounts opened or reopened during the year..... | 414 |
| Number of accounts closed during the year..... | 278 |
| Amount deposited during the year, not including dividends credited for that period..... | 719,826 11 |
| Amount withdrawn during the year..... | 626,072 17 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$22,549 49 |
| January 1, 1917..... | 23,726 18 |
| Credited at other periods..... | 397 06 |
| | 46,672 73 |
| Average amount of each account January 1, 1917..... | 341 07 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$63,028 93 |
| Total expenses of the bank for the year 1916..... | 8,765 81 |
| Dividends paid to depositors for the year 1916..... | 46,672 73 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <u>7,590 39</u> |

98. SYRACUSE SAVINGS BANK, SYRACUSE

[102 North Salina street; incorporated 1849]

GEORGE DOHENY, President.

EDWARD JOY, Vice-President.

NICHOLAS PETERS, Vice-President.

WILLIAM J. REIDEL, Treasurer.

TRUSTEES

JACOB AMOS,

FRED'K W. BARKER,

ALEXANDER H. COWIE,

JOSEPH W. DAWSON,

J. FRANK DURSTON,

GEORGE DOHENY,

ALAN C. FOBES,

WALTER E. GARDNER,

EDWARD JOY,

WILLIAM MUENCH,

DENNIS MCCARTHY,

A. JUDD NORTHRUP,

NICHOLAS PETERS,

W. J. RIDDELL,

WING R. SMITH,

DE FOREST SETTLE,

LEROY B. WILLIAMS,

ARTHUR W. LOASBEY.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$9,728,155 00
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|-----------------------------|-----------------------|-----------------------|------------------------|
| State of Mississippi..... | \$100,000 00 | \$100,125 00 | \$95,000 00 |
| Cities in other States..... | 650,000 00 | 678,425 73 | 643,470 00 |
| Cities in this State..... | 1,216,500 00 | 1,324,815 32 | 1,237,810 00 |
| Counties in this State..... | 152,000 00 | 150,969 76 | 146,120 00 |
| Towns in this State..... | 59,000 00 | 59,805 94 | 56,950 00 |
| Railroad mortgage bonds.... | 3,568,000 00 | 3,593,267 13 | 3,219,390 00 |
| | <u>\$5,745,500 00</u> | <u>\$5,907,408 88</u> | <u>\$5,390,740 00</u> |

Banking house and lot, book value, \$264,358; cost, \$423,569.97;
 actual cash value..... 264,358 00
 Cash on deposit in banks or trust companies..... 870,215 16
 Cash on hand..... 67,414 47
 Total of collectible interest..... 88,997 04

\$16,409,879 67

LIABILITIES

Amount due depositors, viz.:

Principal.....\$14,061,064 40
 Dividends credited or to be credited for the six
 months ending with December 31, 1916..... 270,207 46
\$14,331,271 86

Other liabilities, viz.:

Deposits for application fees and searches..... \$1,006 00
 Teller's and treasurer's checks outstanding..... 10,237 53
 Proceeds fire insurance losses..... 2,251 90
 13,495 48

Surplus on market value..... 2,065,112 33

\$16,409,879 67

Surplus on par value, \$2,419,872.33.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1,
 1916, before transactions of the day..... \$587,260 83
 From depositors, not including dividends credited..... 4,029,119 01
 From interest on loans, deposits and investments..... 708,513 47
 From rents from banking house..... 21,257 49
 From mortgages..... 526,560 00
 From redemption of stocks and bonds..... 38,000 00

From all other sources, viz.:

| | | |
|---|----------------|-----------------------|
| Treasurer's and teller's checks issued..... | \$1,850,543 06 | |
| Deposits for application fees and searches..... | 7,211 00 | |
| Fire insurance losses pending..... | 2,251 90 | |
| | | <u>\$1,860,005 96</u> |
| | | <u>\$7,770,716 76</u> |

PAYMENTS

| | |
|---|----------------|
| To depositors, including dividends paid to them..... | \$3,446,106 86 |
| For loans on bonds and mortgages..... | 912,000 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$440,000)..... | 529,969.78 |
| For interest (other than dividend payments to depositors)... | 5,603 97 |
| From all other sources, viz.: | |

| | | |
|---|-------------|------------------|
| For salaries | \$39,191 66 | |
| For taxes: Banking house, \$5,529.63; surplus, \$18,233.96 | 23,763 59 | |
| For expenses, except taxes, of banking house: | | |
| Repairs | 4,622 65 | |
| Insurance | 1,362 74 | |
| Other | 5,003 50 | |
| For rent of banking rooms..... | 6,500 00 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 7,902 63 | |
| | | <u>78,346 77</u> |

Other payments, viz.:

| | | |
|---|----------------|---------------------|
| Treasurer's and teller's checks paid..... | \$1,854,405 75 | |
| Application fees and searches refunded..... | 6,654 00 | |
| | | <u>1,861,059 75</u> |

| | |
|--|-----------------------|
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 937,629 63 |
| | <u>\$7,770,716 76</u> |

STATISTICAL INFORMATION.

| | |
|--|------------------|
| Number of open accounts January 1, 1917..... | 27,131 |
| Number of accounts opened or reopened during the year..... | 3,820 |
| Number of accounts closed during the year..... | 2,704 |
| Amount deposited during the year, not including dividends credited for that period..... | \$4,029,119 01 |
| Amount withdrawn during the year..... | 3,446,106 86 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$260,162 23 |
| January 1, 1917..... | 270,207 46 |
| Credited at other periods..... | 2,072 18 |
| | <hr/> 532,441 87 |
| Average amount of each account January 1, 1917..... | 528 22 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$727,544 28 |
| Total expenses of the bank for the year 1916..... | 78,346 77 |
| Dividends paid to depositors for the year 1916..... | 532,441 87 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 116,755 64 |

ONTARIO COUNTY

99. GENEVA SAVINGS BANK, GENEVA

[31 Seneca street; incorporated 1910]

JAMES E. BROWN, President
A. P. ROSE, Vice-President.

H. A. WHEAT, Vice-President.
GEORGE D. WHEDON, Treasurer.

TRUSTEES

ALEXANDER D. ALLEN,
JAMES E. BROWN,
WILLIAM G. DOVE,
FREDERICK M. FAST,
JOHN C. FITZWATER,
LANSING G. HOSKINS,
WHITMAN H. JORDAN,

ALFRED G. LEWIS,
GEORGE F. LICHT,
PATRICK O'MALLEY,
CHARLES S. BURRALL,
ARTHUR P. ROSE,
H. H. SCHIEFFELIN,

THEODORE J. SMITH,
EDWIN S. THORNE,
D. J. VAN AUKEN,
HENRY A. WHEAT,
GEORGE D. WHEDON,
THOMAS B. WILSON,
FREDERICK D. WHITWELL.

FINANCIAL RESOURCES

Bonds and mortgages..... \$637,724 00
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|---------------------|---------------------|---------------------------|
| Cities in other States..... | \$35,000 00 | \$35,967 00 | \$37,160 00 |
| Cities in this State..... | 72,000 00 | 72,579 98 | 75,455 00 |
| Villages in this State..... | 43,000 00 | 43,616 55 | 44,195 00 |
| School districts in this State | 34,400 00 | 35,396 91 | 36,403 50 |
| Railroad mortgage bonds.... | 151,000 00 | 144,266 26 | 142,130 00 |
| | <u>\$335,400 00</u> | <u>\$331,815 80</u> | <u>\$335,333 50</u> |

Cash on deposit in banks or trust companies..... 335,333 50
Cash on hand..... 117,804 63
Total of collectible interest..... 8,357 15
Amount of all other assets, viz.: Banking house furniture.. 10,517 51
749 37

\$1,110,486 16

LIABILITIES

Amount due depositors, viz.:

Principal \$1,064,479 49
Dividends credited or to be credited for the six
months ending with December 31, 1916..... 18,656 00

Surplus on market value..... \$1,083,136 18
27,349 98

\$1,110,486 16

Surplus on par value, \$27,416.48.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1916, before transactions of the day..... \$114,783.92
From depositors, not including dividends credited..... 596,208 03
From interest on loans, deposits and investments..... 46,740 27
From mortgages..... 33,985 00
From redemption of stocks and bonds..... 12,250 00
From all other sources, viz.:

Cash differences \$14 76
State warrants 4,692 96

4,707 72

\$808,674 94

PAYMENTS

To depositors, including dividends paid to them..... \$467,705 87
For loans on bonds and mortgages..... 142,639 00
For stocks and bonds purchased, including premiums, com-
missions, etc. (total par value, \$68,500)..... 64,728 15
For interest (other than dividend payments to depositors)... 1,123 43

For current expenses of the bank, viz.:

| | | |
|---|------------|----------|
| For salaries | \$4,380 00 | |
| For taxes: Surplus, \$201.75; on mortgages, \$50..... | 251 75 | |
| For expenses, except taxes, of banking house: Insurance | 6 55 | |
| For rent for banking rooms..... | 500 00 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 1,168 44 | |
| | | 6,306 74 |

Other payments, viz.:

| | | |
|------------------------------|--------|------|
| Cash differences | \$1 47 | |
| Banking house furniture..... | 8 50 | |
| | | 9 97 |

| | | |
|--|------------|---------------------|
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 126,161 78 | |
| | | <u>\$808,674 94</u> |

STATISTICAL INFORMATION

| | | |
|--|--------------|-----------|
| Number of open accounts January 1, 1917..... | 5,179 | |
| Number of accounts opened or reopened during the year.... | 1,556 | |
| Number of accounts closed during the year..... | 1,241 | |
| Amount deposited during the year, not including dividends credited for that period..... | \$596,208 03 | |
| Amount withdrawn during the year..... | 467,705 87 | |
| Amount of dividends credited and paid for the year, viz.: | | |
| July 1, 1916..... | \$16,789 87 | |
| January 1, 1917..... | 18,656 69 | |
| | | 35,446 56 |
| Average amount of each account January 1, 1917..... | 209 14 | |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 | |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 | |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$47,408 21 | |
| Total expenses of the bank for the year 1916..... | 6,419 87 | |
| Dividends paid to depositors for the year 1916..... | 35,446 56 | |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 5,541 78 | |

ORANGE COUNTY

100. THE CORNWALL SAVINGS BANK, CORNWALL-ON-THE-HUDSON

[Incorporated 1871]

TOWNSEND D. WOOD, President.
PATRICK BEVANS, Vice-President.

HENRY N. CLARK, Vice-President.
GILBERT T. COCKS, Treasurer.

TRUSTEES

PATRICK BEVANS,
HENRY N. CLARK,
CHARLES C. COCKS,
GILBERT T. COCKS,

HARVEY A. CALL,
L. GRANT GOODNOUGH,
EDWARD L. SYLCOX,
FRANK E. VICKERE,

TOWNSEND D. WOOD,
STEPHEN B. YOUNG,
GEORGE B. MAILLER,
FLOYD W. MAILLER,

FINANCIAL RESOURCES

Bonds and mortgages..... \$281,952 00
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value | |
|-------------------------------|---------------------|---------------------|---------------------------|------------|
| State of Colorado..... | \$12,400 00 | \$12,400 00 | \$11,284 00 | |
| State of Virginia..... | 5,000 00 | 4,518 50 | 4,350 00 | |
| Cities in this State..... | 36,000 00 | 36,974 74 | 37,590 00 | |
| Towns in this State..... | 7,000 00 | 7,000 00 | 7,140 00 | |
| Villages in this State..... | 12,800 00 | 12,968 99 | 12,940 00 | |
| Fire districts in this State. | 4,200 00 | 4,200 00 | 4,298 00 | |
| Railroad mortgage bonds.... | 39,000 00 | 39,790 29 | 31,760 00 | |
| | <u>\$116,400 00</u> | <u>\$117,850 52</u> | <u>\$108,362 00</u> | 109,362 00 |

Banking house and lot, book value, \$5,700; cost, \$5,728.13;
actual cash value..... 5,700 00
Other real estate, book value, \$250; cost, \$250; actual cash
value 250 00
Cash on deposit in banks or trust companies..... 38,477 75
Cash on hand..... 2,684 61
Total of collectible interest..... 7,037 12
Amount of all other assets, viz.: Safe, furniture and fixtures,
..... 950 00
\$446,413 48

LIABILITIES

Amount due depositors, viz.:

| | | |
|---|--------------|----------------------------|
| Principal | \$415,548 65 | |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 7,878 22 | 423,426 87 |
| Surplus on market value..... | | <u>22,986 61</u> |
| | | <u><u>\$446,413 48</u></u> |

Surplus on par value, \$30,024.61.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|--|----------------------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$24,635 69 |
| From depositors, not including dividends credited..... | 86,061 56 |
| From interest on loans, deposits and investments..... | 19,313 75 |
| From rents from banking house..... | 240 00 |
| From mortgages..... | 12,635 00 |
| From redemption of stocks and bonds..... | 10,050 00 |
| | <u><u>\$152,936 00</u></u> |

PAYMENTS

| | |
|---|---------------------|
| To depositors, including dividends paid to them..... | \$78,588 18 |
| For loans on bonds and mortgages..... | 24,484 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$6,750)..... | 6,750 00 |
| For interest (other than dividend payments to depositors)... | 113 34 |
| For current expenses of the bank, viz.: | |
| For salaries..... | \$1,120 00 |
| For taxes: Banking house, \$58.77; surplus, \$208.63.... | 267 40 |
| For expenses, except taxes, of banking house: | |
| Repairs..... | 6 60 |
| Other..... | 118 02 |
| For expenses of other real estate, viz.: | |
| Taxes..... | 4 37 |
| Other..... | 321 73 |
| | 1,838 12 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 41,162 36 |
| | <u>\$152,936 00</u> |

STATISTICAL INFORMATION

| | |
|--|-----------------|
| Number of open accounts January 1, 1917..... | 1,353 |
| Number of accounts opened or reopened during the year.... | 134 |
| Number of accounts closed during the year..... | 140 |
| Amount deposited during the year, not including dividends credited for that period..... | \$86,061 56 |
| Amount withdrawn during the year..... | 78,588 18 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$7,673 40 |
| January 1, 1917..... | 7,878 22 |
| | 15,551 62 |
| Average amount of each account January 1, 1917..... | 312 95 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$19,919 09 |
| Total expenses of the bank for the year 1916..... | 1,838 12 |
| Dividends paid to depositors for the year 1916..... | 15,551 62 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <u>2,529 35</u> |

101. GOSHEN SAVINGS BANK, GOSHEN

[11 West Main street; incorporated 1871]

W. D. VAN VLIET, President.

AARON V. D. WALLACE, Vice-President.

WILLIAM KNIFFIN, Vice-President.

HENRY B. KNIGHT, Treasurer.

TRUSTEES

FRANK DRAKE,
SENECA JESSUP,
WILLIAM KNIFFIN,
HENRY B. KNIGHT,RALPH L. MCGEOCH,
THOMAS MOULD,
EDWIN L. ROYS,
WM. D. VAN VLIET,
AARON V. D. WALLACE.G. H. BENNETT,
WILLIAM A. WELLS,
HARRY B. SMITH,
JOSEPH MERRITT,FINANCIAL
RESOURCES

Bonds and mortgages..... \$1,058,135 00
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|---------------------|---------------------|---------------------------|
| Cities in this State..... | \$35,000 00 | \$37,324 74 | \$35,498 00 |
| Towns in this State..... | 37,000 00 | 39,181 65 | 40,360 00 |
| Villages in this State..... | 116,000 00 | 118,164 67 | 122,925 00 |
| School districts in this State | 48,000 00 | 48,983 40 | 49,500 00 |
| Railroad mortgage bonds.... | 231,500 00 | 235,158 75 | 212,845 00 |
| | <u>\$517,500 00</u> | <u>\$528,812 21</u> | <u>\$511,128 00</u> |

Cash on deposit in banks or trust companies..... 511,128 00
 Cash on hand..... 77,124 66
 Total of collectible interest..... 12,833 20
 22,498 27

\$1,681,719 13

LIABILITIES

Amount due depositors, viz.:

Principal \$1,596,261 17
 Dividends credited or to be credited for the six
 months ending with December 31, 1916..... 25,818 46

Surplus on market value..... 85,639 50

\$1,681,719 13

Surplus on par value, \$92,011.50.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1,
 1916, before transactions of the day..... \$39,987 79
 From depositors, not including dividends credited..... 384,350 76
 From interest on loans, deposits and investments..... 72,434 90
 From mortgages 34,225 00
 From redemption of stocks and bonds..... 23,600 00
 From stocks and bonds sold (total par value, \$50,000)..... 36,796 25

\$591,394 70

PAYMENTS

To depositors, including dividends paid to them..... \$285,364 68
 For loans on bonds and mortgages..... 146,660 00
 For stocks and bonds purchased, including premiums, com-
 missions, etc. (total par value, \$60,000)..... 62,137 50
 For interest (other than dividend payments to depositors)... 669 45

For current expenses of the bank, viz.:

| | | |
|--|------------|------------|
| For salaries | \$4,500 00 | |
| For taxes: Surplus..... | 652 57 | |
| For rent of banking rooms..... | 490 00 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 972 64 | |
| | | \$6,605 21 |

Cash on hand and in banks or trust companies December 31,
1916, after transactions of the day..... 89,957 86

\$591,394 70

STATISTICAL INFORMATION

| | |
|---|--------------|
| Number of open accounts January 1, 1917..... | 3,512 |
| Number of accounts opened or reopened during the year..... | 559 |
| Number of accounts closed during the year..... | 383 |
| Amount deposited during the year, not including dividends credited for that period..... | \$394,350 76 |
| Amount withdrawn during the year..... | 285,364 68 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$28,102 84 |
| January 1, 1917..... | 29,818 48 |
| Credited at other periods..... | 4 78 |
| | 57,927 08 |
| Average amount of each account January 1, 1917..... | 454 46 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$72,947 12 |
| Total expenses of the bank for the year 1916..... | 6,605 21 |
| Dividends paid to depositors for the year 1916..... | 57,927 08 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors | 8,414 83 |

102. MIDDLETOWN SAVINGS BANK, MIDDLETOWN

[3 South street; incorporated 1866]

GEO. A. SWAYZE, President.

HAROLD B. WOODWARD, Treasurer.

EDMUND MILLEN, Vice-President.

JAMES F. DOLSON, Asst. Treas.

JAMES A. CLARK, Vice-President.

CHAS. B. BUCKLEY, Asst. Secy.

GEORGE R. WENGENROTH, Asst. Secy.

TRUSTEES

EDMUND MILLEN,
JOHN E. ISEMAN,
JAMES A. CLARK,
JOHN W. SLAUSON,CHARLES L. MEAD,
GEORGE A. SWAYZE,
GEORGE W. BALLOU,JAMES E. GIBBS,
JAMES H. SMITH,
H. B. WOODWARD,
DANIEL B. SWEENEY,

FINANCIAL

RESOURCES

Bonds and mortgages \$3,293,146 41

Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|-----------------------|-----------------------|---------------------------|
| State of Massachusetts..... | \$75,000 00 | \$82,687 50 | \$71,250 00 |
| Cities in other States..... | 145,000 00 | 145,941 00 | 148,900 00 |
| Cities in this State..... | 453,000 00 | 481,059 89 | 471,900 00 |
| Counties in this State..... | 105,000 00 | 108,150 00 | 100,800 00 |
| Towns in this State..... | 43,000 00 | 43,000 00 | 41,800 00 |
| Villages in this State..... | 178,000 00 | 186,290 73 | 184,520 00 |
| School districts in this State | 50,500 00 | 50,791 13 | 52,325 00 |
| Railroad mortgage bonds.... | 1,075,588 00 | 1,067,867 16 | 993,091 20 |
| | <u>\$2,130,098 00</u> | <u>\$2,166,777 41</u> | <u>\$2,064,586 20</u> |

2,064,586 20

Banking house and lot, book value, \$21,345.30; cost, \$26,

284.98; actual cash value 25,000 00

Other real estate, book value, \$150,143.21; cost, \$151,481.69;

actual cash value 151,000 00

Cash on deposit in banks or trust companies..... 339,436 15

Cash on hand 29,450 77

Total of collectible interest..... 68,138 44

Amount of all other assets, viz.: Rents accrued..... 300 00

\$5,971,057 97

LIABILITIES

Amount due depositors, viz.:

Principal \$5,544,768 13

Dividends credited or to be credited for the six
months ending with December 31, 1916..... 106,022 56

\$5,650,790 69

Surplus on market value..... 320,267 28

\$5,971,057 97

Surplus on par value, \$385,779.08.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|--|--------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$360,493 90 |
| From depositors, not including dividends credited..... | 1,235,299 58 |
| From interest on loans, deposits and investments..... | 253,906 24 |
| From rents from banking house..... | 420 00 |
| From rents from other real estate..... | 9,320 22 |
| From mortgages..... | 67,670 00 |
| From redemption of stocks and bonds..... | 15,500 00 |
| From stocks and bonds sold (total par value, \$140,456)..... | 143,264 92 |

From all other sources, viz.:

| | | |
|---|----------|------------------------------|
| Excess interest to depositors refunded..... | \$2 36 | |
| Redemption of judgments against State of New York | 6,409 61 | |
| | | <u>\$6,411 87</u> |
| | | <u><u>\$2,092,286 73</u></u> |

PAYMENTS

| | | |
|---|----------------|------------------------------|
| To depositors, including dividends paid to them..... | \$1,042,942 67 | |
| For loans on bonds and mortgages..... | 340,686 41 | |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$332,598)..... | 310,862 16 | |
| For interest (other than dividend payments to depositors)... | 3,187 52 | |
| For current expenses of the bank, viz.: | | |
| For salaries | \$13,776 61 | |
| For taxes: Banking house, \$402.40; surplus, \$2,413.30; on mortgages, \$322.13..... | 3,137 83 | |
| For expenses, except taxes, of banking house: | | |
| Repairs | 86 11 | |
| For expenses of other real estate, viz.: | | |
| Insurance | 195 65 | |
| Taxes | 3,522 30 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 4,990 94 | |
| | | <u>25,709 34</u> |
| Other payments, viz.: Additional interest to depositors..... | 11 71 | |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 368,886 92 | |
| | | <u><u>\$2,092,286 73</u></u> |

STATISTICAL INFORMATION

| | | |
|--|----------------|-------------------|
| Number of open accounts January 1, 1917..... | 13,300 | |
| Number of accounts opened or reopened during the year.... | 1,889 | |
| Number of accounts closed during the year..... | 1,367 | |
| Amount deposited during the year, not including dividends credited for that period..... | \$1,235,299 58 | |
| Amount withdrawn during the year..... | 1,042,942 67 | |
| Amount of dividends credited and paid for the year, viz.: | | |
| July 1, 1916..... | \$102,212 21 | |
| January 1, 1917..... | 106,022 56 | |
| | | <u>208,334 87</u> |
| Average amount of each account January 1, 1917..... | 424 87 | |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 | |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 | |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$270,075 70 | |
| Total expenses of the bank for the year 1916..... | 25,709 34 | |
| Dividends paid to depositors for the year 1916..... | 208,334 87 | |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 36,031 49 | |

103. NEWBURGH SAVINGS BANK, NEWBURGH

[40 Smith street; incorporated 1853]

THOMAS E. BALFE, President.
 F. W. SENFF, Vice-President.
 WM. O. MAILLER, Vice-President.

FREDERICK C. BALFE, Treasurer.
 ISAAC C. CHAPMAN, Secretary.
 HARRY F. SMITH, Asst. Treas.

TRUSTEES

THOMAS F. BALFE,
 ISAAC C. CHAPMAN,
 WILLIAM O. MAILLER,
 JOSEPH CHADWICK,

A. Y. WELLER,
 GEORGE W. GREEN,
 F. W. SENFF,
 WILLIAM F. CASSEDY,
 THOS. F. CHADWICK.

S. V. SCHOONMAKER,
 FRED'K C. BALFE,
 JOHN T. HOWELL,
 HIRAM MERRITT,

FINANCIAL
RESOURCES

Bonds and mortgages..... \$8,566,772 75
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|---|-----------------------|-----------------------|---------------------------|
| State of New York..... | \$100,000 00 | \$100,000 00 | \$106,000 00 |
| State of Massachusetts..... | 115,000 00 | 119,600 00 | 112,700 00 |
| Cities in other States..... | 540,500 00 | 598,761 89 | 562,040 00 |
| Cities in this State..... | 3,261,770 00 | 3,613,429 53 | 3,562,196 50 |
| Counties in this State..... | 580,562 50 | 616,749 30 | 592,262 50 |
| Towns in this State..... | 77,000 00 | 77,987 90 | 78,320 00 |
| School districts in this State | 11,000 00 | 11,000 00 | 11,000 00 |
| Bonds of Land Bank of the State of New York..... | 100,000 00 | 100,454 44 | 100,000 00 |
| | <u>\$4,885,832 50</u> | <u>\$5,227,972 66</u> | <u>\$5,065,119 00</u> |
| | | | 5,065,119 00 |
| Banking house and lot, book value, \$20,000; cost, \$115,527.16; actual cash value | | | 20,000 00 |
| Cash on deposit in banks or trust companies..... | | | 894,401 14 |
| Cash on hand | | | 39,737 89 |
| Total of collectible interest..... | | | 175,136 22 |
| | | | <u>\$14,761,167 00</u> |

LIABILITIES

Amount due depositors, viz.:

| | |
|---|------------------------|
| Principal | \$12,463,760 24 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 241,328 00 |
| | <u>\$12,705,088 84</u> |
| Surplus on market value..... | 2,056,078 16 |
| | <u>\$14,761,167 00</u> |

Surplus on par value, \$1,876,791.66.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|--|-----------------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$896,052 95 |
| From depositors, not including dividends credited..... | 1,785,561 63 |
| From interest on loans, deposits and investments..... | 650,198 14 |
| From rents from banking house..... | 1,803 96 |
| From mortgages | 458,150 00 |
| From redemption of stocks and bonds..... | 549,838 01 |
| | <u>\$4,342,504 69</u> |

PAYMENTS

| | |
|--|----------------------------|
| To depositors including dividends paid to them..... | \$1,971,201 18 |
| For loans on bonds and mortgages..... | 758,200 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$617,062.50)..... | 626,467 94 |
| For interest (other than dividend payments to depositors) .. | 1,855 87 |
| For current expenses of the bank, viz.: | |
| For salaries | \$24,637 50 |
| For taxes: Banking house, \$1,063.41; surplus, \$18,209.17 | 19,267 53 |
| For expenses, except taxes, of banking house: | |
| Repairs | 507 78 |
| Insurance | 162 00 |
| Other | 478 10 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 5,187 73 |
| | <hr/> 50,240 67 |
| Other payments, viz: Loss on sale of real estate by foreclosure | 400 00 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 934,139 03 |
| | <hr/> <hr/> \$4,342,504 69 |

STATISTICAL INFORMATION

| | |
|--|------------------|
| Number of open accounts January 1, 1917..... | 18,722 |
| Number of accounts opened or reopened during the year..... | 1,575 |
| Number of accounts closed during the year..... | 1,510 |
| Amount deposited during the year, not including dividends credited for that period..... | \$1,785,561 63 |
| Amount withdrawn during the year..... | 1,971,201 18 |
| Amount of dividends credited and paid for the year, viz: | |
| July 1, 1916..... | \$229,000 00 |
| January 1, 1917..... | 241,328 60 |
| | <hr/> 480,328 60 |
| Average amount of each account January 1, 1917..... | 678 61 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$636,922 10 |
| Total expenses of the bank for the year 1916..... | 50,240 67 |
| Dividends paid to depositors for the year 1916..... | 480,328 60 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <hr/> 106,352 83 |

104. WALDEN SAVINGS BANK, WALDEN

[Corner Ulster avenue and Bank street; incorporated 1872]

HIRAM B. WOOSTER, President.**ELIAS MULFORD, Vice-President.****THERON L. MILLSPAUGH, Vice-Pres.****CHARLES W. SADLIER, Treasurer.****TRUSTEES****T. L. MILLSPAUGH,
HIRAM B. WOOSTER,
ALBERT S. EMBLER,
SIMON VERNOOY,****ELIAS MULFORD,
EDWARD WHITEHEAD,
CHARLES W. SADLIER,
R. A. DEMAREST,
C. FRED FOWLER,****HARVEY N. SMITH,
SAMUEL ANDREWS,
JOHN SIMPSON,
JOHN AHRENS,****FINANCIAL
RESOURCES**

| | |
|-----------------------------------|--------------|
| Bonds and mortgages..... | \$713,004 00 |
| Stock and bond investments, viz.: | |

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value | |
|--------------------------------|---------------------|---------------------|---------------------------|------------|
| State of Massachusetts..... | \$5,000 00 | \$5,637 50 | \$4,800 00 | |
| Cities in other States..... | 40,000 00 | 42,606 48 | 43,200 00 | |
| Cities in this State..... | 77,000 00 | 79,081 10 | 78,280 00 | |
| Counties in this State..... | 10,000 00 | 10,697 66 | 9,950 00 | |
| Towns in this State..... | 48,000 00 | 49,409 41 | 48,270 00 | |
| Villages in this State..... | 86,000 00 | 88,004 06 | 85,845 00 | |
| School districts in this State | 23,900 00 | 24,847 66 | 24,489 00 | |
| Railroad mortgage bonds.... | 80,000 00 | 77,600 00 | 68,500 00 | |
| | <u>\$369,900 00</u> | <u>\$377,833 86</u> | <u>\$361,334 00</u> | 361,334 00 |

| | |
|--|-----------------------|
| Banking house and lot, book value, \$19,000; cost, \$19,262.54; actual cash value | 19,000 00 |
| Cash on deposit in banks or trust companies..... | 59,941 35 |
| Cash on hand | 15,072 34 |
| Total of collectible interest..... | 20,019 36 |
| Amount of all other assets, viz.: Land contract..... | 1,450 00 |
| | <u>\$1,189,821 05</u> |

LIABILITIES**Amount due depositors, viz.:**

| | |
|---|-----------------------|
| Principal | \$1,062,206 07 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 19,592 16 |
| | <u>\$1,081,797 23</u> |
| Surplus on market value..... | 108,023 82 |
| | <u>\$1,189,821 05</u> |

Surplus on par value, \$116,589.82.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|--|---------------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$64,320 82 |
| From depositors, not including dividends credited..... | 280,518 32 |
| From interest on loans, deposits and investments..... | 49,796 86 |
| From mortgages | 42,100 00 |
| From redemption of stocks and bonds..... | 17,800 00 |
| From all other sources, viz.: Land contract..... | 50 00 |
| | <u>\$454,586 00</u> |

PAYMENTS

| | |
|--|--------------|
| To depositors, including dividends paid to them..... | \$242,208 79 |
| For loans on bonds and mortgages..... | 119,800 00 |

| | |
|--|--------------|
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$12,500) | \$11,675 00 |
| For interest (other than dividend payments to depositors) .. | 31 11 |
| For current expenses of the bank, viz.: | |
| For salaries | \$3,840 00 |
| For taxes: Banking house, \$214.86; surplus, \$944.26; on mortgages, \$104.50 | 1,253 62 |
| For expenses, except taxes, of banking house: | |
| Repairs | 60 00 |
| Other | 297 78 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 396 01 |
| | <hr/> |
| | 5,857 41 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 75,013 69 |
| | <hr/> |
| | \$454,586 00 |

STATISTICAL INFORMATION

| | |
|---|--------------|
| Number of open accounts January 1, 1917..... | 3,326 |
| Number of accounts opened or reopened during the year.... | 469 |
| Number of accounts closed during the year..... | 374 |
| Amount deposited during the year, not including dividends credited for that period..... | \$280,518 32 |
| Amount withdrawn during the year..... | 242,208 79 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$19,290 20 |
| January 1, 1917..... | 19,592 16 |
| | <hr/> |
| | 38,882 36 |
| Average amount of each account January 1, 1917..... | 325 25 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 3 and 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 3 and 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$51,664 73 |
| Total expenses of the bank for the year 1916..... | 5,857 41 |
| Dividends paid to depositors for the year 1916..... | 38,882 36 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 6,924 96 |

105. THE WARWICK SAVINGS BANK, WARWICK

[Main street; incorporated 1875]

JOHN SAYER, President.

WILBUR C. LAZEAR, Vice-President.

THOMAS WELLING, Vice-President.

JOSEPH E. V. MILLER, Treasurer.

TRUSTEES

JOHN SAYER,
JOS. E. V. MILLER,
THOMAS WELLING,
WILBUR C. LAZEAR,BENJ. F. VAIL,
HENRY PELTON,
JOHN W. SANFORD,
JOEL H. CRISSEY,
MORRIS RUTHERFORD.CLIFFORD S. BEATTIE,
JOHN B. BRADNER,
FRED C. CARY,
W. B. VAN DEVORT,

FINANCIAL

RESOURCES

Bonds and mortgages..... \$637,173 70
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|--------------|------------------|---------------------------|
| Cities in other States..... | \$12,000 00 | \$12,227 50 | \$12,050 00 |
| Cities in this State..... | 111,000 00 | 123,661 36 | 115,080 00 |
| Counties in this State..... | 20,980 00 | 23,500 00 | 20,800 00 |
| Towns in this State..... | 34,000 00 | 35,329 80 | 34,650 00 |
| Villages in this State..... | 123,150 00 | 133,319 09 | 129,538 90 |
| School districts in this State | 58,000 00 | 58,995 18 | 60,545 00 |
| Railroad mortgage bonds.... | 272,000 00 | 268,490 60 | 248,900 00 |

\$636,150 00 \$661,522 73 \$621,051 90

621,051 90

Other real estate, book value, \$5,225.67; cost, \$5,225.67;
 actual cash value.....

5,225 67

Cash on deposit in banks or trust companies.....

130,525 27

Cash on hand.....

372 29

Total of collectible interest.....

16,754 35

\$1,411,113 18

LIABILITIES

Amount due depositors, viz.:

Principal..... \$1,292,313 62

Dividends credited or to be credited for the six
 months ending with December 31, 1916..... 23,670 79

\$1,316,184 41

Surplus on market value.....

94,928 77

\$1,411,113 18

Surplus on par value, \$110,016.87.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1,
 1916, before transactions of the day..... \$116,960 27
 From depositors, not including dividends credited..... 223,061 77
 From interest on loans, deposits and investments..... 62,473 41
 From rents from other real estate..... 115 25
 From mortgages..... 52,616 10
 From redemption of stocks and bonds..... 22,700 00
 From stocks and bonds sold (total par value, \$20,000)..... 18,650 00
 From all other sources, viz.:

Insurance and taxes advanced, refunded..... \$720 80

Expenses on loans..... 18 52

739 32

\$497,216 12

PAYMENTS

| | |
|---|-----------------|
| To depositors, including dividends paid to them..... | \$280,057 79 |
| For loans on bonds and mortgages..... | 56,374 80 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$22,500)..... | 21,172 20 |
| For interest (other than dividend payments to depositors)... | 523 00 |
| For current expenses of the bank, viz.: | |
| For salaries..... | \$4,840 00 |
| For taxes: Surplus..... | 760 47 |
| For rent of banking rooms..... | 300 00 |
| For expenses of other real estate, viz.: | |
| Repairs..... | 657 23 |
| Insurance..... | 5 00 |
| Taxes..... | 164 82 |
| Other..... | 140 52 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 583 36 |
| | <u>7,451 45</u> |

Other payments, viz.:

| | |
|-----------------------------------|---------------|
| Insurance and taxes advanced..... | \$720 80 |
| Expenses on loans..... | 18 52 |
| | <u>739 32</u> |

| | |
|--|---------------------|
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 130,897 56 |
| | <u>\$497,216 12</u> |

STATISTICAL INFORMATION

| | |
|---|------------------|
| Number of open accounts January 1, 1917..... | 3,581 |
| Number of accounts opened or reopened during the year..... | 315 |
| Number of accounts closed during the year..... | 339 |
| Amount deposited during the year, not including dividends credited for that period..... | \$223,061 77 |
| Amount withdrawn during the year..... | 280,057 79 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$23,919 10 |
| January 1, 1917..... | 23,870 79 |
| | <u>47,789 89</u> |
| Average amount of each account January 1, 1917..... | 367 56 |
| Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds or by order of a court of record or of a surrogate | 3 |
| Total amount of such accounts..... | \$9,394 73 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 3 and 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 3 and 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$61,733 39 |
| Total expenses of the bank for the year 1916..... | 7,451 45 |
| Dividends paid to depositors for the year 1916..... | 47,789 89 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <u>6,492 05</u> |

OSWEGO COUNTY

106. FULTON SAVINGS BANK, FULTON

[75 South First street; incorporated 1871]

WM. J. LOVEJOY, President.

HARRY L. STOUT, Treasurer.

GEO. G. CHAUNCEY, Vice-President.

GEORGE E. TRUE, Secretary.

WATSON A. BUTTS, Vice-President.

TRUSTEES

GILES S. PIPER,

ARTHUR G. GILBERT,

HERBERT J. WILSON,

WILLIAM J. LOVEJOY,

HARRY L. STOUT,

GEORGE G. CHAUNCEY,

GEORGE P. WELLS,

WATSON A. BUTTS,

ALBERT I. MORTON,

H. PUTNAM ALLEN,

ELMER E. MORRILL,

FRANK W. LASHER,

CAMERON C. BENEDICT,

GEORGE E. TRUE,

JOHN R. SULLIVAN,

EDWIN F. PALMER,

WILLIS P. MORIN.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$1,581,317 71

Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|---------------------|---------------------|---------------------------|
| State of New York..... | \$25,000 00 | \$26,062 60 | \$27,500 00 |
| Cities in other States..... | 8,500 00 | 8,678 50 | 8,500 00 |
| Cities in this State..... | 245,000 24 | 251,933 20 | 246,965 24 |
| Counties in this State..... | 10,000 00 | 10,323 00 | 10,300 00 |
| Towns in this State..... | 19,000 00 | 19,068 04 | 19,780 00 |
| Villages in this State..... | 178,700 00 | 182,225 38 | 182,879 00 |
| School districts in this State | 30,000 00 | 30,859 68 | 30,200 00 |
| Railroad mortgage bonds.... | 263,000 00 | 281,422 00 | 263,475 00 |
| | <u>\$779,200 24</u> | <u>\$810,562 40</u> | <u>\$789,599 24</u> |

789,599 24

Banking house and lot, book value, \$28,562.50; cost, \$30,647;
actual cash value.....

28,562 50

Cash on deposit in banks or trust companies.....

295,969 66

Cash on hand.....

21,806 67

Total of collectible interest.....

48,003 94

Amount of all other assets, viz.:

| | |
|-----------------------------|------------|
| Furniture and fixtures..... | \$2,000 00 |
| Land contracts..... | 1,150 00 |
| Taxes advanced..... | 301 28 |

3,451 28

\$2,768,711 00

LIABILITIES

Amount due depositors, viz.:

| | |
|---|----------------|
| Principal..... | \$2,541,938 74 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 47,778 65 |

\$2,569,717 39

Other liabilities, viz.: Deposits for security of abstracts
loaned.....

30 00

Surplus on market value.....

198,963 61

\$2,768,711 00

Surplus on par value, \$188,564.61.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|---|-----------------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$236,075 20 |
| From depositors, not including dividends credited..... | 809,622 45 |
| From interest on loans, deposits and investments..... | 118,191 69 |
| From rents from banking house..... | 400 00 |
| From mortgages..... | 91,736 00 |
| From redemption of stocks and bonds..... | 8,300 00 |
| From stocks and bonds sold (total par value, \$45,000)..... | 45,139 35 |
| From all other sources, viz.: | |
| Taxes and insurance advanced — refunded..... | \$812 14 |
| Small banks lost and paid for..... | 6 00 |
| Exchange..... | 2 30 |
| Land contract..... | 150 00 |
| Cash errors and corrections..... | 77 11 |
| Deposits as security for abstracts loaned..... | 170 00 |
| | <u>1,217 55</u> |
| | <u>\$1,310,682 24</u> |

PAYMENTS

| | |
|---|------------------|
| To depositors, including dividends paid to them..... | \$722,756 79 |
| For loans on bonds and mortgages..... | 94,787 62 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$161,500)..... | 162,032 77 |
| For interest (other than dividend payments to depositors)... | 760 17 |
| For current expenses of the bank, viz.: | |
| For salaries..... | \$5,790 00 |
| For taxes: Banking house, \$639.52; surplus, \$1,688.57. | 2,328 09 |
| For expenses, except taxes, of banking house: | |
| Repairs..... | 62 45 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 2,879 93 |
| | <u>11,060 47</u> |
| Other payments, viz.: | |
| Taxes and insurance advanced on mortgaged property..... | \$448 09 |
| Deposits as security for abstracts loaned..... | 180 00 |
| | <u>628 09</u> |

| | |
|--|-----------------------|
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 317,776 33 |
| | <u>\$1,310,682 24</u> |

STATISTICAL INFORMATION

| | |
|--|------------------|
| Number of open accounts January 1, 1917..... | 6,076 |
| Number of accounts opened or reopened during the year.... | 879 |
| Number of accounts closed during the year..... | 813 |
| Amount deposited during the year, not including dividends credited for that period..... | \$809,622 45 |
| Amount withdrawn during the year..... | 722,756 79 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$46,234 67 |
| January 1, 1917..... | 47,611 92 |
| Credited at other periods..... | 464 27 |
| | <u>94,310 86</u> |
| Average amount of each account January 1, 1917..... | 422 92 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$121,392 00 |
| Total expenses of the bank for the year 1916..... | 14,590 47 |
| Dividends paid to depositors for the year 1916..... | 94,310 86 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <u>12,490 67</u> |

107. OSWEGO CITY SAVINGS BANK, OSWEGO

[214 West First street; incorporated 1869]

ELLIOTT B. MOTT, President.**CHARLES S. WRIGHT, Secretary.****THOMAS F. GLEASON, Vice-President.****WM. F. BURR, Treasurer.****JAMES B. FARWELL, Vice-President.****TRUSTEES**

NIEL GRAY, Jr.,
BENJAMIN DENTON,
JAMES B. FARWELL,
FRANK P. FARRELL,
CHARLES H. BOND,

JAMES K. STOCKWELL,
EDGAR D. JOHNSON,
THOMAS F. GLEASON,
ELISHA B. POWELL,
ELLIOTT B. MOTT,

ARTHUR C. HALL,
JOHN D. HIGGINS,
FRANK E. SAYER,
THOMSON KINGSFORD,
DAVID D. LONG

FINANCIAL**RESOURCES**

Bonds and mortgages \$2,400,938 00
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|-----------------------|-----------------------|---------------------------|
| State of New York | \$7,000 00 | \$7,498 75 | \$8,120 00 |
| State of California | 10,000 00 | 9,729 00 | 10,100 00 |
| State of Louisiana | 15,000 00 | 15,443 50 | 16,500 00 |
| State of Oklahoma | 10,000 00 | 10,300 00 | 10,300 00 |
| Cities in other States..... | 95,000 00 | 99,570 53 | 101,480 00 |
| Cities in this State..... | 370,985 48 | 400,590 09 | 385,646 98 |
| Towns in this State..... | 120,933 28 | 123,972 00 | 123,591 95 |
| Villages in this State..... | 357,350 00 | 401,989 88 | 366,143 25 |
| School districts in this State | 129,000 00 | 133,337 32 | 123,675 00 |
| Railroad mortgage bonds.... | 296,000 00 | 316,776 95 | 335,750 00 |
| | <u>\$1,441,268 76</u> | <u>\$1,519,106 40</u> | <u>\$1,439,307 18</u> |

1,439,307 18

Banking house and lot, book value, \$35,000; cost, \$70,593.96;
 actual cash value..... 35,000 00
 Cash on deposit in banks or trust companies..... 105,002 91
 Cash on hand..... 81,192 54
 Total of collectible interest..... 64,358 95

\$4,215,799 58**LIABILITIES****Amount due depositors, viz.:**

Principal \$3,859,492 39
 Dividends credited or to be credited for the six
 months ending with December 31, 1916..... 74,489 27

\$3,933,981 66

Surplus on market value..... 281,817 92

\$4,215,799 58

Surplus on par value, \$283,779.50.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

Cash on hand and in banks or trust companies January 1,
 1916, before transactions of the day..... \$218,436 91
 From depositors, not including dividends credited..... 1,038,280 18
 From interest on loans, deposits and investments..... 191,955 27
 From rents from banking house..... 1,223 82
 From mortgages..... 225,005 00
 From redemption of stocks and bonds..... 73,656 50
 From stocks and bonds sold (total par value, \$16,000)..... 16,710 90
 From all other sources, viz.:

Exchange \$34 35
 Redemption of judgment against State of New York..... 16,976 28

17,012 63\$1,782,391 30

PAYMENTS

| | |
|--|-----------------------|
| To depositors, including dividends paid to them..... | \$1,109,914 65 |
| For loans on bonds and mortgages..... | 374,985 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$3,897.40)..... | 3,897 40 |
| For current expenses of the bank, viz.: | |
| For salaries | \$3,230 00 |
| For taxes: Banking house, \$994.65; surplus, \$2,133.06; on mortgages, \$38..... | 3,294 76 |
| For expenses, except taxes, of banking house: | |
| Repairs | 3,965 64 |
| Insurance | 361 62 |
| Other | 503 17 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 1,383 67 |
| | 17,398 80 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 276,195 45 |
| | <u>\$1,782,391 30</u> |

STATISTICAL INFORMATION

| | |
|---|------------------|
| Number of open accounts, January 1, 1917..... | 8,069 |
| Number of accounts opened or reopened during the year.... | 1,415 |
| Number of accounts closed during the year..... | 1,236 |
| Amount deposited during the year, not including dividends credited for that period..... | \$1,037,638 06 |
| Amount withdrawn during the year..... | 1,109,272 53 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$74,012 99 |
| January 1, 1917..... | 74,489 27 |
| Credited at other periods..... | 1,082 77 |
| | 149,564 97 |
| Average amount of each account January 1, 1917..... | 478 31 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$193,286 73 |
| Total expenses of the bank for the year 1916..... | 17,398 80 |
| Dividends paid to depositors for the year 1916..... | 149,564 97 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <u>26,322 96</u> |

108. OSWEGO COUNTY SAVINGS BANK, OSWEGO

[44 East Bridge street; incorporated 1870]

W. B. COUCH, President.

HUBERT J. PEEBLES, Vice-President.

CHAS A. TANNER, Vice-President.

JAMES DUNLAP, Treasurer.

TRUSTEES

LAURENCE CLANCY,
W. B. COUCH,
R. ARTHUR DOWNEY,
PETER HILBERT,
NORMAN L. BATES,

J. FRANK MARSDEN,
THOMAS H. BENNETT,
FRED'K B. SHEPHERD,
O. S. OSTERHOUT,
HUBERT J. PEEBLES,

CHARLES A. TANNER,
FRED A. GAGE,
A. RAYBORG HUNT,
ALBERT F. MCCARTHY,
ALANSON S. PAGE.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$2,504,628 86
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value | |
|--|-----------------------|-----------------------|---------------------------|-----------------------|
| Cities in other States..... | \$209,000 00 | \$220,449 41 | \$219,630 09 | |
| Cities in this State..... | 260,416 89 | 266,540 90 | 265,991 89 | |
| Counties in this State..... | 39,579 75 | 43,955 34 | 40,879 75 | |
| Towns in this State..... | 82,786 64 | 83,931 21 | 84,559 44 | |
| Villages in this State..... | 127,100 00 | 131,735 17 | 130,071 09 | |
| School districts in this State | 109,200 00 | 109,783 12 | 109,161 00 | |
| Railroad mortgage bonds.... | 475,500 00 | 562,430 75 | 467,520 00 | |
| | <u>\$1,300,583 28</u> | <u>\$1,418,825 90</u> | <u>\$1,317,713 09</u> | 1,317,713 09 |
| Banking house and lot, book value, \$20,000; cost, \$20,000; actual cash value..... | | | | 20,000 00 |
| Cash on deposit in banks or trust companies..... | | | | 324,847 87 |
| Cash on hand..... | | | | 14,888 51 |
| Total of collectible interest..... | | | | 62,823 13 |
| Amount of all other assets, viz.: | | | | |
| Land contract | | | \$2,040 00 | |
| Taxes advanced | | | 583 01 | |
| | | | | <u>2,623 01</u> |
| | | | | <u>\$4,247,524 46</u> |

LIABILITIES

Amount due depositors, viz.:

| | | |
|---|----------------|-----------------------|
| Principal | \$3,835,196 58 | |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 74,470 70 | |
| | | \$3,909,667 29 |
| Surplus on market value..... | | 337,857 13 |
| | | <u>\$4,247,524 46</u> |

Surplus on par value, \$320,727.38.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|--|--------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$279,766 34 |
| From depositors, not including dividends credited..... | 903,572 71 |
| From interest on loans, deposits and investments..... | 193,619 37 |
| From rents from banking house..... | 1,542 04 |
| From mortgages..... | 128,206 50 |
| From redemption of stocks and bonds..... | 92,948 16 |
| From stocks and bonds sold (total par value, \$117,000)..... | 116,675 14 |
| From real estate sold..... | 6,500 00 |

From all other sources, viz.:

| | | |
|--|------------|-----------------------|
| Land contracts..... | \$5,475 00 | |
| Redemption of judgments against State of New York..... | 10,561 84 | |
| Appraisal fees | 32 00 | |
| Taxes and insurance premiums, refunded..... | 229 63 | |
| | | \$16,298 47 |
| | | <u>\$1,739,128 73</u> |

PAYMENTS

| | |
|--|----------------|
| To depositors, including dividends paid to them..... | \$1,015,428 54 |
| For loans on bonds and mortgages..... | 316,400 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$45,000)..... | 46,968 75 |
| For interest (other than dividend payments to depositors)... | 42 50 |
| For current expenses of the bank, viz.: | |

| | | |
|--|------------|-----------|
| For salaries | \$6,925 00 | |
| For taxes: Banking house, \$773.40; surplus, \$2,655.36; on mortgages, \$71..... | 3,499 76 | |
| For expenses, except taxes, of banking house: | | |
| Repairs | 35 83 | |
| Insurance | 112 50 | |
| Other | 545 00 | |
| For expenses of other real estate, viz.: | | |
| Repairs | 16 80 | |
| Insurance | 198 95 | |
| Taxes | 581 50 | |
| Other | 65 58 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 1,798 96 | |
| | | 13,779 88 |

Other payments, viz.:

| | | |
|----------------------------------|------------|----------|
| Land contracts | \$6,000 00 | |
| Taxes on mortgaged property..... | 757 81 | |
| Teller's cash | 14 87 | |
| | <hr/> | 6,772 68 |

| | |
|---|-----------------------|
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 339,736 38 |
| | <u>\$1,739,128 73</u> |

STATISTICAL INFORMATION

| | |
|--|--------------|
| Number of open accounts January 1, 1917..... | 6,556 |
| Number of accounts opened or reopened during the year..... | 934 |
| Number of accounts closed during the year..... | 884 |
| Amount deposited during the year, not including dividends credited for that period..... | \$903,572 71 |
| Amount withdrawn during the year..... | 1,015,428 54 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$73,832 04 |
| January 1, 1917..... | 74,470 70 |
| Paid but not credited..... | 1,240 94 |
| | <hr/> |
| | 149,543 68 |
| Average amount of each account January 1, 1917..... | 596 35 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$191,974 69 |
| Total expenses of the bank for the year 1916..... | 13,779 88 |
| Dividends paid to depositors for the year 1916..... | 149,543 68 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 28,651 13 |

PUTNAM COUNTY

109. PUTNAM COUNTY SAVINGS BANK, BREWSTER

[Main street; incorporated 1871]

ALEXANDER F. LOBDELL, President.
S. PIERRE FIELDS, Vice-President.

DAVID P. VAIL, Vice-President.
GEORGE H. REYNOLDS, Treasurer.

TRUSTEES

MYRON P. HOWES,
FREDERIC S. BARNUM,
DAVID P. VAIL,
L. STARR BARNUM,
ALEX. F. LOBDELL,

WILLIAM E. SMITH,
EMERSON W. ADDIS,
FRANK H. PADDOCK,
S. PIERRE FIELDS,
OSCAR BAILEY,

GEO. H. REYNOLDS,
DANIEL M. BARNES,
FRIDA A. PURDY,
BENJAMIN O. NICHOLS,
JOHN R. YALE,
WM. A. FERRIS.

FINANCIAL RESOURCES

Bonds and mortgages..... \$728,950 00
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|---|---------------------|---------------------|---------------------------|
| Cities in other States..... | \$17,000 00 | \$17,365 70 | \$17,000 00 |
| Cities in this State..... | 183,937 17 | 195,719 32 | 188,532 30 |
| Counties in this State..... | 18,000 00 | 18,072 88 | 18,253 20 |
| Towns in this State..... | 22,000 00 | 23,240 97 | 23,065 00 |
| Villages in this State..... | 220,583 19 | 227,755 68 | 230,424 78 |
| School districts in this State | 68,150 00 | 71,195 26 | 71,400 00 |
| Railroad mortgage bonds.... | 20,000 00 | 18,600 00 | 15,250 00 |
| | <u>\$549,720 36</u> | <u>\$571,949 51</u> | <u>\$563,567 33</u> |
| | | | 563,567 33 |
| Banking house and lot, book value, \$20,000; cost, \$20,230.22; actual cash value..... | | | 20,000 00 |
| Other real estate, book value, \$11,266.36; cost, \$11,266.36; actual cash value..... | | | 11,266 36 |
| Cash on deposit in banks or trust companies..... | | | 102,457 60 |
| Cash on hand..... | | | 8,326 84 |
| Total of collectible interest..... | | | 17,823 75 |
| Amount of all other assets, viz.: Rents accrued..... | | | 109 63 |
| | | | <u>\$1,452,501 51</u> |

LIABILITIES

Amount due depositors, viz.:

| | |
|---|-----------------------|
| Principal | \$1,340,078 89 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 25,195 38 |
| | <u>\$1,365,273 72</u> |
| Surplus on market value..... | 87,227 79 |
| | <u>\$1,452,501 51</u> |

Surplus on par value, \$73,380.82.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|--|-------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$30,690 55 |
| From depositors, not including dividends credited..... | 273,344 99 |
| From interest on loans, deposits and investments..... | 61,741 50 |
| From rents from banking house..... | 478 00 |

| | |
|--|--------------|
| From rents from other real estate..... | \$649 28 |
| From mortgages..... | 42,210 19 |
| From redemption of stocks and bonds..... | 31,115 00 |
| | <hr/> |
| | \$500,229 51 |

PAYMENTS

| | |
|---|--------------|
| To depositors, including dividends paid to them..... | \$200,251 64 |
| For loans on bonds and mortgages..... | 154,750 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$20,000)..... | 20,600 00 |
| For interest (other than dividend payments to depositors)... | 370 69 |
| For current expenses of the bank, viz.: | |
| For salaries..... | \$3,118 00 |
| For taxes: Banking house, \$291.98; surplus, \$634.23; | |
| on mortgages, \$45..... | 971 21 |
| For expenses, except taxes, of banking house: | |
| Repairs..... | 2 65 |
| Other..... | 269 68 |
| For expenses of other real estate, viz.: | |
| Repairs..... | 700 17 |
| Insurance..... | 106 44 |
| Taxes..... | 211 56 |
| Other..... | 21 40 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 1,119 83 |
| | <hr/> |
| | 6,521 03 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 6,951 71 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 110,784 44 |
| | <hr/> |
| | \$500,229 51 |

STATISTICAL INFORMATION

| | |
|--|--------------|
| Number of open accounts January 1, 1917..... | 2,938 |
| Number of accounts opened or reopened during the year.... | 560 |
| Number of accounts closed during the year..... | 458 |
| Amount deposited during the year, not including dividends credited for that period..... | \$273,344 09 |
| Amount withdrawn during the year..... | 200,251 64 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$24,119 97 |
| January 1, 1917..... | 25,195 33 |
| | <hr/> |
| | 49,315 30 |
| Average amount of each account January 1, 1917..... | 456 09 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$63,334 91 |
| Total expenses of the bank for the year 1916..... | 6,521 03 |
| Dividends paid to depositors for the year 1916..... | 49,315 30 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 7,498 58 |

QUEENS COUNTY

110. COLLEGE POINT SAVINGS BANK, COLLEGE POINT

[254 Second avenue; incorporated 1872]

WM. W. WEITLING, Vice-President. EDWIN P. ROE, Vice-President
ALFRED H. SCHLESINGER, Vice-Pres. GEORGE W. GILLETTE, Secretary.

TRUSTEES

| | | |
|---------------------|--------------------|-------------------|
| FERDINAND MARTENS, | FRANK HUNOLD, | HENRY BOHNE. |
| WM. W. WEITLING, | EDWIN P. ROE, | GEORGE DUER. |
| A. H. SCHLESINGER, | WILLIAM F. BÜHL. | WILLIAM SCHMIDT. |
| GEORGE W. GILLETTE, | H. C. POPPENHUSEN. | G. A. S. WIENERS. |

FINANCIAL

RESOURCES

Bonds and mortgages..... \$922,880 00
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value | |
|---|---------------------|---------------------|---------------------------|------------------------------|
| State of California..... | \$10,000 00 | \$9,400 00 | \$10,200 00 | |
| Cities in other States..... | 129,350 00 | 135,211 08 | 132,943 50 | |
| Cities in this State..... | 142,000 00 | 146,700 62 | 139,580 00 | |
| Counties in this State..... | 10,000 00 | 10,855 70 | 11,900 00 | |
| Villages in this State..... | 38,731 24 | 39,550 27 | 39,732 49 | |
| School districts in this State | 56,300 00 | 59,445 57 | 59,559 00 | |
| Railroad mortgage bonds.... | 391,000 00 | 403,611 05 | 354,750 00 | |
| | <u>\$777,381 24</u> | <u>\$804,774 29</u> | <u>\$748,664 99</u> | 748,664 99 |
| Banking house and lot, book value, \$10,624.80; cost, \$19,624.80; actual cash value..... | | | | 19,624 80 |
| Other real estate book value, \$11,636.66; cost, \$11,636.66; actual cash value..... | | | | 11,636 66 |
| Cash on deposit in banks or trust companies..... | | | | 108,124 07 |
| Cash on hand..... | | | | 11,777 26 |
| Total of collectible interest..... | | | | 29,197 25 |
| | | | | <u><u>\$1,851,905 03</u></u> |

LIABILITIES

Amount due depositors, viz.:

| | | |
|--|----------------|------------------------------|
| Principal | \$1,670,574 78 | |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 31,213 98 | \$1,701,788 76 |
| Surplus on market value..... | | 150,116 27 |
| | | <u><u>\$1,851,905 03</u></u> |

Surplus on par value, \$178,832.52.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|---|--------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$109,912 59 |
| From depositors, not including dividends credited..... | 413,979 86 |
| From interest on loans, deposits and investments..... | 81,330 04 |
| From mortgages..... | 48,780 00 |
| From redemption of stocks and bonds..... | 1,600 00 |
| From stocks and bonds sold (total par value, \$39,000)..... | 42,100 00 |
| From real estate sold..... | 38,249 56 |

From all other sources, viz.:

| | | |
|--|----------|---------------------|
| Land contracts | \$729 62 | |
| Telephone, notary, advertising, excess interest..... | 7 59 | |
| Mortgage satisfaction | 11 25 | |
| To hold against taxes..... | 200 00 | |
| Teller's cash over | 11 00 | |
| Revenue stamps, tax search, release and protest fees | 32 20 | |
| Profit on bonds sold..... | 36 55 | |
| Fire insurance premiums, refund..... | 10 00 | |
| | | \$1,038 21 |
| | | <u>\$736,990 26</u> |

PAYMENTS

| | | |
|---|--------------|---------------------|
| To depositors, including dividends paid to them..... | \$296,710 98 | |
| For loans on bonds and mortgages..... | 185,700 00 | |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$89,131.24)..... | 98,404 30 | |
| For interest (other than dividend payments to depositors)... | 966 70 | |
| For current expenses of the bank, viz.: | | |
| For salaries | \$6,238 00 | |
| For taxes: Banking house, \$36.06; surplus, \$1,185.76; on mortgages, \$118.50..... | 1,390 92 | |
| For rent of banking rooms..... | 540 00 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 606 53 | |
| | | 8,775 45 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 11,636 06 | |
| Other payments, viz.: | | |
| Telephone, notary, advertising, revenue stamps..... | \$6 70 | |
| Mortgage satisfaction | 11 25 | |
| Held against taxes returned..... | 200 00 | |
| Payment account, new bank building..... | 14,624 80 | |
| Excess interest returned..... | 1 09 | |
| Fire insurance premium..... | 10 00 | |
| Teller's cash, protest fees and releases..... | 41 00 | |
| | | 14,894 84 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 119,901 33 | |
| | | <u>\$736,990 26</u> |

STATISTICAL INFORMATION

| | | |
|--|--------------|-----------|
| Number of open accounts January 1, 1917..... | 3,623 | |
| Number of accounts opened or reopened during the year..... | 490 | |
| Number of accounts closed during the year..... | 280 | |
| Amount deposited during the year, not including dividends credited for that period..... | \$413,979 86 | |
| Amount withdrawn during the year..... | 296,710 98 | |
| Amount of dividends credited and paid for the year, viz.: | | |
| July 1, 1916..... | \$29,432 34 | |
| January 1, 1917..... | 31,213 98 | |
| | | 60,646 32 |
| Average amount of each account January 1, 1917..... | 469 72 | |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 | |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 | |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$80,062 84 | |
| Total expenses of the bank for the year 1916..... | 8,785 45 | |
| Dividends paid to depositors for the year 1916..... | 60,646 32 | |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 10,631 07 | |

111. JAMAICA SAVINGS BANK, JAMAICA

[360 Fulton street; incorporated 1880]

WILLIAM A. WARNOCK, President.

J. TYLER WATTS, Treasurer.

WM. W. GILLEN, Vice-President.

MARTIN S. RAPELYE, Secretary.

STEPHEN RYDER, Vice-President.

TRUSTEES

WILLIAM A. WARNOCK,
WILLIAM W. GILLEN,
STEPHEN RYDER,
J. TYLER WATTS,
MARTIN S. RAPELYE,

LEANDER B. FABER,
GEORGE K. MEYNEN,
WILLETT C. DURAND,
WILLIAM L. WOOD,
ROBERT W. HIGBIE,

EDGAR DUBS SHIMER,
CHARLES E. TWOMBLY,
A. JAMES VAN SICLEN,
STARR BRINCKERHOFF,
CLIFFORD M. TAPPEN.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$3,313,265 00

Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value | |
|--|-----------------------|-----------------------|---------------------------|------------------------------|
| District of Columbia..... | \$10,000 00 | \$10,269 88 | \$10,400 00 | |
| Cities in other States..... | 643,500 00 | 683,277 77 | 662,320 00 | |
| Cities in this State..... | 1,123,264 10 | 1,187,762 63 | 1,126,190 69 | |
| Counties in this State..... | 75,000 00 | 78,661 00 | 78,350 00 | |
| Towns in this State..... | 20,000 00 | 20,000 00 | 20,228 08 | |
| Villages in this State..... | 83,000 00 | 87,313 20 | 88,940 80 | |
| School districts in this State | 48,508 00 | 49,778 40 | 48,500 00 | |
| Railroad mortgage bonds.... | 190,000 00 | 181,108 25 | 186,350 00 | |
| | <u>\$2,193,264 10</u> | <u>\$2,297,714 63</u> | <u>\$2,207,250 69</u> | 2,207,250 69 |
| Banking house and lot, book value, \$60,000; cost, \$71,899.81; actual cash value..... | | | | 65,000 00 |
| Other real estate, book value, \$158,461.64; cost, \$163,847.73; actual cash value..... | | | | 160,650 00 |
| Cash on deposit in banks or trust companies..... | | | | 744,805 21 |
| Cash on hand..... | | | | 42,433 71 |
| Total of collectible interest..... | | | | 59,892 91 |
| Amount of all other assets, viz.: | | | | |
| Rents due and accrued | | | \$193 50 | |
| Insurance paid for mortgagors..... | | | 23 80 | |
| | | | | <u>257 10</u> |
| | | | | <u><u>\$6,593,554 62</u></u> |

LIABILITIES

Amount due depositors, viz.:

| | | |
|---|----------------|------------------------------|
| Principal | \$5,998,514 99 | |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 108,485 17 | |
| | | <u>\$6,098,000 16</u> |
| Surplus on market value..... | | 495,554 46 |
| | | <u><u>\$6,593,554 62</u></u> |

Surplus on par value, \$481,567.87.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|--|--------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$585,713 07 |
| From depositors, not including dividends credited..... | 1,789,297 60 |
| From interest on loans, deposits and investments..... | 272,328 79 |
| From rents from banking house..... | 4,914 00 |
| From rents from other real estate..... | 12,965 50 |
| From mortgages..... | 134,675 00 |
| From redemption of stocks and bonds..... | 18,000 00 |

From all other sources, viz.:

| | | |
|--|--------|-----------------------|
| Sale of old furniture..... | \$6 00 | |
| Insurance paid for mortgagor..... | 14 09 | |
| Rebate on real estate transaction..... | 5 24 | |
| | | <u>\$25 24</u> |
| | | <u>\$2,817,919 20</u> |

PAYMENTS

| | | |
|---|----------------|-----------------------|
| To depositors, including dividends paid to them..... | \$1,339,016 35 | |
| For loans on bonds and mortgages..... | 326,850 00 | |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$315,000)..... | 324,497 24 | |
| For interest (other than dividend payments to depositors)... | 3,125 56 | |
| For current expenses of the bank, viz.: | | |
| For salaries..... | \$16,243 35 | |
| For taxes: Banking houses, \$1,312.80; surplus, \$4,212.92..... | 5,525 72 | |
| For expenses, except taxes, of banking house: | | |
| Repairs..... | 783 95 | |
| Insurance..... | 26 70 | |
| Other..... | 4,277 98 | |
| For expenses of other real estate, viz.: | | |
| Repairs..... | 2,404 34 | |
| Insurance..... | 303 97 | |
| Taxes..... | 3,120 48 | |
| Other..... | 4,378 07 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 1,842 74 | |
| | | <u>32,907 25</u> |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 4,246 28 | |
| Other payments, viz: Insurance advanced..... | 37 60 | |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 787,238 92 | |
| | | <u>\$2,817,919 20</u> |

STATISTICAL INFORMATION

| | | |
|--|----------------|-------------------|
| Number of open accounts January 1, 1917..... | 12,140 | |
| Number of accounts opened or reopened during the year..... | 2,268 | |
| Number of accounts closed during the year..... | 1,210 | |
| Amount deposited during the year, not including dividends credited for that period..... | \$1,789,297 60 | |
| Amount withdrawn during the year..... | 1,339,016 35 | |
| Amount of dividends credited and paid for the year, viz.: | | |
| July 1, 1916..... | \$102,322 71 | |
| January 1, 1917..... | 108,486 17 | |
| | | <u>210,807 88</u> |
| Average amount of each account January 1, 1917..... | 502.30 | |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 | |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 | |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$288,123 88 | |
| Total expenses of the bank for the year 1916..... | 32,907 25 | |
| Dividends paid to depositors for the year 1916..... | 210,807 88 | |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 44,408 75 | |

112. LONG ISLAND CITY SAVINGS BANK, LONG ISLAND CITY

[Bridge Plaza; incorporated 1875]

W. J. BURNETT, President.
 DANIEL S. JONES, Vice-President.
 BENJAMIN MOORE, Vice-President.

JARVIS S. HICKS, Secretary.
 ARTHUR WOODBURY, Asst. Secy.
 C. L. PAETZOLD, Asst. Treasurer.

TRUSTEES

WILLIAM J. BURNETT,
 D. S. JONES,
 A. T. PAYNE,
 J. HARVEY SMEDLEY,
 H. F. JONES,

D. G. MORRISON,
 L. P. DEXTER,
 W. H. SIEBRECHT,
 JOHN HARVEY,

BENJAMIN MOORE,
 H. K. LINES,
 JARVIS S. HICKS,
 C. CURTIS WOODRUFF.

FINANCIAL
RESOURCES

Bonds and mortgages..... \$5,438,135 00
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value | |
|--|-----------------------|-----------------------|---------------------------|------------------------|
| State of New York | \$45,000 00 | \$45,761 13 | \$47,700 00 | |
| State of Louisiana | 40,000 00 | 42,479 13 | 42,400 00 | |
| State of Oklahoma | 25,000 00 | 25,387 50 | 25,750 00 | |
| Cities in other States..... | 837,500 00 | 867,497 39 | 881,310 00 | |
| Cities in this State..... | 1,261,742 50 | 1,276,804 72 | 1,278,766 50 | |
| Counties in this State..... | 438,445 00 | 454,206 67 | 450,402 23 | |
| Towns in this State..... | 33,500 00 | 34,932 51 | 36,380 00 | |
| Villages in this State..... | 672,359 22 | 688,983 38 | 690,887 61 | |
| School districts in this State | 239,100 00 | 245,218 27 | 246,905 00 | |
| Railroad mortgage bonds.... | 266,000 00 | 268,388 01 | 274,900 00 | |
| | <u>\$3,897,626 82</u> | <u>\$4,012,708 70</u> | <u>\$3,984,511 34</u> | 3,984,511 34 |
| Other real estate, book value, \$48,871.61; cost, \$48,871.51; actual cash value..... | | | | 48,871 51 |
| Cash on deposit in banks or trust companies..... | | | | 785,744 17 |
| Cash on hand..... | | | | 5,916 59 |
| Total of collectible interest..... | | | | 81,426 11 |
| | | | | <u>\$10,344,604 72</u> |

LIABILITIES

Amount due depositors, viz.:

| | | |
|---|----------------|------------------------|
| Principal | \$9,187,894 53 | |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 165,121 00 | \$9,353,015 62 |
| Surplus on market value..... | | 991,589 10 |
| | | <u>\$10,344,604 72</u> |

Surplus on par value, \$904,704.58.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|--|--------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$874,214 17 |
| From depositors, not including dividends credited..... | 3,525,225 97 |
| From interest on loans, deposits and investments..... | 467,090 20 |
| From rents from banking house..... | 85 00 |
| From rents from other real estate..... | 2,327 00 |
| From mortgages..... | 269,140 00 |
| From redemption of stocks and bonds..... | 90,555 00 |
| From stocks and bonds sold (total par value, \$20,000)..... | 20,933 62 |
| From real estate sold..... | 21,500 00 |

From all other sources, viz.:

| | | |
|---|----------|-----------------------|
| Advanced insurance premium repaid..... | \$90 00 | |
| Redemption judgments against State of New York..... | 4,961 83 | |
| | | \$5,051 83 |
| | | <u>\$5,276,122 79</u> |

PAYMENTS

| | | |
|--|----------------|-----------------------|
| To depositors, including dividends paid to them..... | \$2,434,257 34 | |
| For loans on bonds and mortgages..... | 1,314,525 00 | |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$817,304.32)..... | 642,070 82 | |
| For interest (other than dividend payments to depositors)... | 4,055 08 | |
| For current expenses of the bank, viz.: | | |
| For salaries..... | \$25,306 51 | |
| For taxes: Banking house, \$288.40; surplus, \$7,988.61; on mortgages, \$5,812..... | 14,089 01 | |
| For rent of banking rooms..... | 4,999 92 | |
| For expenses of other real estate, viz.: | | |
| Repairs..... | 3,024 60 | |
| Insurance..... | 102 25 | |
| Taxes..... | 788 56 | |
| Other..... | 303 04 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 3,515 60 | |
| | | 52,129 49 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 37,002 62 | |
| Other payments, viz.: | | |
| Insurance premium advanced..... | \$90 00 | |
| Payment on forged signature..... | 331 68 | |
| | | 421 68 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 791,660 76 | |
| | | <u>\$5,276,122 79</u> |

STATISTICAL INFORMATION

| | | |
|---|----------------|------------|
| Number of open accounts January 1, 1917..... | 24,637 | |
| Number of accounts opened or reopened during the year..... | 5,367 | |
| Number of accounts closed during the year..... | 3,027 | |
| Amount deposited during the year, not including dividends credited for that period..... | \$3,525,225 97 | |
| Amount withdrawn during the year..... | 2,434,257 34 | |
| Amount of dividends credited and paid for the year, viz.: | | |
| July 1, 1916..... | \$152,593 40 | |
| January 1, 1917..... | 165,121 09 | |
| | | 317,714 49 |
| Average amount of each account January 1, 1917..... | 379 63 | |
| Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate..... | 2 | |
| Total amount of such accounts..... | \$6,468 50 | |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 | |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 | |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$467,822 16 | |
| Total expenses of the bank for the year 1916..... | 61,961 17 | |
| Dividends paid to depositors for the year 1916..... | 317,714 49 | |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 88,146 50 | |

113. THE QUEENS COUNTY SAVINGS BANK, FLUSHING

[80 Main street; incorporated 1889]

WILLIAM T. JAMES, President.
FRANK A. COLLINS, Vice-President.
JOHN HEPBURN, Vice-President.

ABRAM C. HAGEMAN, Cashier.
HENRY L. BOGERT, Treasurer.

TRUSTEES

HENRY L. BOGERT,
LEWIS B. FRANKLIN,
E. COVERT HULST,
ABRAM C. HAGEMAN,
EDGAR BOWNE,

JOHN HEPBURN,
WILLIAM T. JAMES,
FRANK A. COLLINS,
GEORGE E. LEWIS,
HARRISON S. MOORE,
JAMES H. QUINLAN,

D. H. VANDEWATER,
JAMES A. MACDONALD,
DAVID MASTER,
GEORGE O. HILDRETH,
GILBERT W. ROBERTS.

FINANCIAL
RESOURCES

Bonds and mortgages..... \$2,617,325 00
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|--------------|------------------|---------------------------|
| Cities in other States..... | \$116,000 00 | \$123,653 00 | \$119,260 00 |
| Cities in this State..... | 295,000 00 | 317,897 59 | 296,320 00 |
| Towns in this State..... | 83,000 00 | 86,876 29 | 85,570 00 |
| Villages in this State..... | 195,000 00 | 207,205 29 | 204,419 50 |
| School districts in this State | 454,250 00 | 475,093 64 | 482,055 00 |
| Railroad mortgage bonds.... | 320,000 00 | 352,279 00 | 300,600 00 |

\$1,463,250 00 \$1,573,004 81 \$1,488,224 50

1,488,224 50

Banking house and lot, book value, \$60,000; cost, \$63,765.88;
actual cash value..... 60,000 00
Other real estate, book value, \$89,879.50; cost, \$89,879.50;
actual cash value..... 89,879 50
Cash on deposit in banks or trust companies..... 380,417 96
Cash on hand..... 3,041 82
Total of collectible interest..... 34,550 53

\$4,673,430 31

LIABILITIES

Amount due depositors, viz.:

Principal \$4,241,171 36
Dividends credited or to be credited for the six
months ending with December 31, 1916..... 77,100 71
\$4,318,271 07

Surplus on market value..... 355,167 34

\$4,673,430 31

Surplus on par value, \$330,192.84.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1916, before transactions of the day..... \$330,622 07
From depositors, not including dividends credited..... 1,373,852 91
From interest on loans, deposits and investments..... 213,984 74
From rents from other real estate..... 4,918 70
From mortgages..... 153,850 00
From redemption of stocks and bonds..... 8,550 00
From stocks and bonds sold (total par value, \$45,000)..... 46,395 00
From real estate sold..... 23,509 57
From all other sources, viz.:

Advanced taxes repaid..... \$554 96
Advanced insurance repaid..... 20 00
923 96

\$2,156,606 95

PAYMENTS

| | |
|---|----------------------------|
| To depositors, including dividends paid to them..... | \$976,694 18 |
| For loans on bonds and mortgages..... | 355,075 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$383,000)..... | 405,094 63 |
| For interest (other than dividend payments to depositors)... | 3,799 17 |
| For current expenses of the bank, viz.: | |
| For salaries..... | \$8,341 67 |
| For taxes: Banking house, \$938.12; surplus, \$2,789.69. | 3,727 82 |
| For expenses, except taxes, of banking house: | |
| Repairs..... | 15 96 |
| Insurance..... | 21 11 |
| For expenses of other real estate, viz.: | |
| Repairs..... | 1,353 68 |
| Insurance..... | 523 44 |
| Taxes..... | 2,148 93 |
| Other..... | 2,018 63 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 3,322 76 |
| | <hr/> 21,484 22 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 11,080 97 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 383,459 78 |
| | <hr/> <hr/> \$2,156,696 95 |

STATISTICAL INFORMATION

| | |
|--|------------------|
| Number of open accounts January 1, 1917..... | 9,989 |
| Number of accounts opened or reopened during the year.... | 1,873 |
| Number of accounts closed during the year..... | 1,062 |
| Amount deposited during the year, not including dividends credited for that period..... | \$1,373,852 91 |
| Amount withdrawn during the year..... | 976,694 18 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$72,341 79 |
| January 1, 1917..... | 77,100 71 |
| | <hr/> 149,442 50 |
| Average amount of each account January 1, 1917..... | 432 30 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$213,340 18 |
| Total expenses of the bank for the year 1916..... | 21,484 22 |
| Dividends paid to depositors for the year 1916..... | 149,442 50 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 42,413 46 |

RENSSELAER COUNTY

114. TROY SAVINGS BANK, TROY

[32-38 Second street; incorporated 1823]

WILLIAM H. SHIELDS, President.
THOMAS VAIL, Vice-President.

JAMES H. CALDWELL, Vice-President.
J. E. ANTHONY, Treasurer.

TRUSTEES

EDWARD C. GALE,
JAMES K. P. PINE,
THOMAS VAIL,
JAMES H. CALDWELL,
HARVEY S. MCLEOD,
WILLIAM H. SHIELDS,
WILLIAM M. SANFORD,

FRANK E. NORTON,
HENRY S. LUDLOW,
W. L. THOMPSON,
ELIAS P. MANN,
ALBERT E. CLUETT,
HERBERT S. IDE,

JOHN PAINE,
FRANK B. TWINING,
HENRY WHEELER,
PAUL COOK,
HOBART W. THOMPSON,
WILLIAM B. FREAR.

FINANCIAL RESOURCES

Bonds and mortgages..... \$2,937,240 50
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|-----------------------|-----------------------|---------------------------|
| United States | \$50,000 00 | \$69,203 12 | \$55 500 00 |
| State of New York..... | 204,000 00 | 214,970 00 | 226,640 00 |
| State of Tennessee | 300,000 00 | 308,783 88 | 322,900 00 |
| Cities in other States..... | 2,635,000 00 | 2,729,583 26 | 2,648,960 00 |
| Cities in this State..... | 2,232,533 20 | 2,345,840 53 | 2,301,204 30 |
| Counties in this State..... | 378,500 00 | 387,598 10 | 376,830 00 |
| Villages in this State..... | 83,000 00 | 88,068 60 | 82,400 00 |
| School districts in this State | 40,000 00 | 40,000 00 | 40,000 00 |
| Railroad mortgage bonds... | 2,755,000 00 | 2,964,817 01 | 2,506,620 00 |
| | <u>\$3,678,033 20</u> | <u>\$9,044,464 40</u> | <u>\$3,570,044 30</u> |

8,570,044 30

Banking house and lot, book value, \$120,000; cost, \$481,675;
actual cash value..... 120,000 00
Cash on deposit in banks or trust companies..... 652,535 57
Cash on hand..... 54,018 32
Total of collectible interest..... 155,349 60
Amount of all other assets, viz.:

Accrued rents \$93 75
Taxes and interest on mortgaged premises advanced. 207 48

301 23

\$12,489,489 52

LIABILITIES

Amount due depositors, viz.: Principal.....\$11,128,306 10
Other liabilities, viz.: Dividends accrued on deposits to
January 1, 1917..... 95,425 22
Surplus on market value..... 1,265,758 20

\$12,489,489 52

Surplus on par value, \$1,373,747.20.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1916, before transactions of the day..... \$809,146 71
From depositors, not including dividends credited..... 1,699,493 46
From interest on loans, deposits and investments..... 504,148 56
From rents from banking house..... 4,741 67
From mortgages..... 338,709 50

| | |
|--|-----------------------|
| From redemption of stocks and bonds..... | \$114,160 55 |
| From stocks and bonds sold (total par value, \$275,000)..... | 283,450 00 |
| From all other sources, viz.: | |
| Redemption of judgment against State of New York..... | \$9,139 81 |
| Refund on surety bond..... | 7 81 |
| | <u>9,147 02</u> |
| | <u>\$3,762,998 07</u> |

PAYMENTS

| | |
|---|-----------------------|
| To depositors, including dividends paid to them..... | \$1,990,779 97 |
| For loans on bonds and mortgages..... | 323,600 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$670,000)..... | 685,713 32 |
| For interest (other than dividend payments to depositors)... | 8,545 12 |
| For current expenses of the bank, viz.: | |
| For salaries..... | \$17,012 33 |
| For taxes: Banking house, \$10,933.23; surplus, \$10,396.24; on mortgages, \$1.50..... | 21,331 02 |
| For expenses, except taxes, of banking house: | |
| Repairs..... | 701 53 |
| Insurance..... | 536 86 |
| Other..... | 2,117 67 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 5,909 54 |
| | <u>47,608 95</u> |
| Other payments, viz.: Taxes advanced on mortgaged premises | 196 82 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 706,553 89 |
| | <u>\$3,762,998 07</u> |

STATISTICAL INFORMATION.

| | |
|--|-------------------|
| Number of open accounts January 1, 1917..... | 19,094 |
| Number of accounts opened or reopened during the year..... | 3,152 |
| Number of accounts closed during the year..... | 2,503 |
| Amount deposited during the year, not including dividends credited for that period..... | \$1,699,493 46 |
| Amount withdrawn during the year..... | 1,990,779 97 |
| Amount of dividends credited and paid for the year, viz.: | |
| April 3, 1916..... | \$188,971 78 |
| October 3, 1916..... | 188,896 33 |
| | <u>377,868 11</u> |
| Average amount of each account January 1, 1917..... | 582 81 |
| Rate per cent. of dividends to depositors during the six months ending April 3, 1916..... | 3½ |
| Rate per cent. of dividends to depositors during the six months ending October 3, 1916..... | 3½ |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$493,875 15 |
| Total expenses of the bank for the year 1916..... | 47,608 95 |
| Dividends paid to depositors for the year 1916..... | 378,334 50 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <u>67,931 70</u> |

RICHMOND COUNTY

115. RICHMOND COUNTY SAVINGS BANK, WEST NEW BRIGHTON

[1619 Richmond terrace; incorporated 1886]

J. F. SMITH, President.

F. W. TOMPKINS, Treasurer.

AZEL F. MERRELL, Vice-President.

GEORGE H. TREDWELL, Secretary.

BENEDICT PARKER, Vice-President.

TRUSTEES

JOHN F. SMITH,

HENRY P. MORRISON,

ALBERT K. BUHL,

AZEL F. MERRELL,

GEO. H. TREDWELL,

SAMUEL W. FANCHER.

BENEDICT PARKER,

WM. J. DAVIDSON,

MELVIN L. DECKER,

GEORGE M. MATTHIUS,

SAMUEL ECKSTEIN,

CHAS. E. SIMONSON.

FRANK W. TOMPKINS,

JOSEPH H. MALOY,

HARRY M. THAYER.

JOHN A. SNYDER,

FINANCIAL

RESOURCES

Bonds and mortgages..... \$1,047,574 75

Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|---|---------------------|---------------------|---------------------------|
| State of New York..... | \$25,000 00 | \$36,862 50 | \$39,600 00 |
| State of Louisiana..... | 15,000 00 | 14,913 00 | 15,750 00 |
| Cities in other States..... | 25,000 00 | 26,475 00 | 26,350 00 |
| Cities in this State..... | 81,000 00 | 83,708 66 | 82,120 00 |
| Counties in this State..... | 5,500 00 | 5,950 00 | 5,945 00 |
| Villages in this State..... | 100,000 00 | 105,721 68 | 103,880 00 |
| School districts in this State | 43,440 00 | 44,953 66 | 44,390 00 |
| Railroad mortgage bonds.... | 224,080 00 | 232,594 50 | 220,560 00 |
| | <u>\$540,940 00</u> | <u>\$551,179 00</u> | <u>\$537,595 00</u> |
| | | | 537,595 00 |
| Banking house and lot, book value, \$15,000; cost, \$15,197.23; actual cash value..... | | | 15,000 00 |
| Other real estate, book value, \$3,138.94; cost, \$3,138.94; actual cash value..... | | | 3,138 94 |
| Cash on deposit in banks or trust companies..... | | | 276,995 88 |
| Cash on hand..... | | | 37,195 65 |
| Total of collectible interest..... | | | 12,604 52 |
| Amount of all other assets, viz.: Land contracts..... | | | 9,692 91 |
| | | | <u>\$1,939,797 65</u> |

LIABILITIES

Amount due depositors, viz.:

| | |
|---|-----------------------|
| Principal | \$1,790,472 32 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 31,886 88 |
| | <u>\$1,822,337 65</u> |
| Other liabilities, viz.: Due unknown depositors..... | 197 00 |
| Surplus on market value..... | 117,263 00 |
| | <u>\$1,939,797 65</u> |
| Surplus on par value, \$120,608. | |

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|--|--------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$170,079 71 |
| From depositors, not including dividends credited..... | 851,225 55 |
| From interest on loans, deposits and investments..... | 86,209 25 |

| | |
|--|--------------|
| From rents from banking house..... | \$468 00 |
| From mortgages | 55,150 00 |
| From redemption of stocks and bonds..... | 13,557 50 |
| From real estate sold..... | 6,000 00 |
| From all other sources, viz.: | |
| Insurance premiums, taxes, etc., advanced — refunded | \$73 90 |
| Land contracts | 227 00 |
| Amount due unknown depositors to cash account..... | 197 00 |
| Mortgage tax refund..... | 25 75 |
| | <hr/> 538 74 |

\$1,183,228 75

PAYMENTS

| | |
|---|-----------------|
| To depositors, including dividends paid to them..... | \$649,569 41 |
| For loans on bonds and mortgages..... | 105,874 75 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$69,000)..... | 87,576 25 |
| For interest (other than dividend payments to depositors)... | 868 35 |
| For current expenses of the bank, viz.: | |
| For salaries | \$6,821 00 |
| For taxes: Banking house, \$150.06; surplus, \$1,139.24; on mortgages, \$627..... | 1,925 30 |
| For expenses, except taxes, of banking house: | |
| Repairs | 82 57 |
| Insurance | 41 03 |
| Other | 48 40 |
| For expenses of other real estate, viz.: | |
| Repairs | 46 75 |
| Insurance | 90 60 |
| Taxes | 421 90 |
| Other | 719 47 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 1,902 01 |
| | <hr/> 12,099 03 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 4,233 94 |
| Other payments, viz.: | |
| Foreclosure expenses | \$875 49 |
| Purchase of plot for new building..... | 8,000 00 |
| | <hr/> 8,875 49 |

| | |
|--|-----------------------------|
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 314,191 33 |
| | <hr/> <u>\$1,183,228 75</u> |

STATISTICAL INFORMATION

| | |
|--|-----------------|
| Number of open accounts January 1, 1917..... | 6,010 |
| Number of accounts opened or reopened during the year..... | 1,054 |
| Number of accounts closed during the year..... | 521 |
| Amount deposited during the year, not including dividends credited for that period..... | \$851,225 55 |
| Amount withdrawn during the year..... | 649,569 41 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$29,457 18 |
| January 1, 1917..... | 31,865 33 |
| | <hr/> 61,322 51 |
| Average amount of each account January 1, 1917..... | 297 91 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$88,168 86 |
| Total expenses of the bank for the year 1916..... | 13,012 02 |
| Dividends paid to depositors for the year 1916..... | 61,322 51 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <hr/> 13,834 33 |

116. STATEN ISLAND SAVINGS BANK, STAPLETON

[81 Water street; incorporated 1884]

EDWARD C. BRIDGMAN, President.
 EDUARD C. MEURER, Vice-President.
 GEO. S. HUMPHREY, Vice-President.

HERMAN C. HAGEDORN, Cashier.
 GEO. C. HALL, Assistant Cashier.

TRUSTEES

E. C. BRIDGMAN,
 WILLY SONNTAG,
 W. HUDSON CLARK,
 FEDOR SCHMIDT,
 J. B. PEARSON,
 ERNST WEHNCKE,
 OTTO LINDEMANN,

PATRICK BRADY,
 ED. C. MEURER,
 CHAS. A. BRUNS,
 WILLIAM L. VOORHIS,
 EDMUND L. JUDSON,
 GEO. S. HUMPHREY,

J. EDW. STAKE,
 WM. J. WELSH,
 JOHN CARMICHAEL,
 OTTO J. THOMEN,
 CARL F. GRIESHABER,
 ERNEST B. MOODY,
 J. DWIGHT LEGGETT.

FINANCIAL
RESOURCES

Bonds and mortgages..... \$3,278,731 50

Stock and bond investments, viz.:

| Stocks and bonds | Par value | Original cost | Estimated market value |
|--------------------------------|-----------------------|-----------------------|------------------------|
| Cities in other States..... | \$349,000 00 | \$353,575 05 | \$353,500 00 |
| Cities in this State..... | 484,000 00 | 486,584 19 | 482,270 00 |
| Counties in this State..... | 124,000 00 | 130,769 00 | 124,480 00 |
| Towns in this State..... | 25,000 00 | 25,325 10 | 25,000 00 |
| Villages in this State..... | 27,000 00 | 27,308 94 | 27,570 00 |
| School districts in this State | 125,200 00 | 135,018 10 | 135,811 00 |
| Railroad mortgage bonds.... | 1,214,000 00 | 1,236,868 12 | 1,170,087 50 |
| | <u>\$2,348,200 00</u> | <u>\$2,395,448 50</u> | <u>\$2,319,718 50</u> |

2,319,718 50

Banking house and lot, book value, \$16,000; cost, \$49,192.47;
 actual cash value.....

49,192 47

Other real estate, book value, \$23,067.86; cost, \$23,067.86;
 actual cash value.....

23,035 00

Cash on deposit in banks or trust companies.....

378,536 64

Cash on hand.....

44,014 57

Total of collectible interest.....

106,549 23

Amount of all other assets, viz.: Insurance premiums advanced

302 51

\$6,200,080 42

LIABILITIES

Amount due depositors, viz.:

| | |
|--|----------------|
| Principal | \$5,628,695 47 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 101,730 55 |

\$5,728,426 02

Other liabilities, viz.: Amounts held on account of taxes and interest

1,762 09

Surplus on market value.....

469,892 31

\$6,200,080 42

Surplus on par value, \$498,373.81.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|---|--------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$403,981 74 |
| From depositors, not including dividends credited..... | 2,003,724 49 |
| From interest on loans, deposits and investments..... | 266,401 10 |
| From rents from banking house..... | 4,777 74 |
| From rents from other real estate..... | 988 00 |
| From mortgages | 226,305 00 |
| From redemption of stocks and bonds..... | 12,600 00 |
| From stocks and bonds sold (total par value, \$69,200)..... | 68,515 00 |
| From real estate sold..... | 6,165 00 |
| From all other sources, viz.: | |
| Insurance premiums | \$860 44 |
| Account of taxes and interest..... | 2,716 00 |
| Fire insurance | 482 50 |
| Deposit on account of sale of real estate..... | 220 00 |
| Repairs on mortgaged premises..... | 235 00 |

| | | |
|----------------------------|----------|-----------------------|
| Receiver fees | \$250 00 | |
| Mortgage tax returned..... | 11 25 | |
| | | \$4,575 19 |
| | | <u>\$2,998,033 26</u> |

PAYMENTS

| | | |
|---|----------------|-----------------------|
| To depositors, including dividends paid to them..... | \$1,549,380 42 | |
| For loans on bonds and mortgages..... | 476,475 00 | |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$458,000)..... | 479,220 62 | |
| For interest (other than dividend payments to depositors)... | 4,665 54 | |
| For current expenses of the bank, viz.: | | |
| For salaries | \$22,356 61 | |
| For taxes: Banking house, \$1,016.90; surplus, \$3,539.97; on mortgages, \$2,138..... | 7,022 87 | |
| For expenses, except taxes, of banking house: | | |
| Repairs | 1,863 69 | |
| Insurance | 121 38 | |
| Other | 2,070 75 | |
| For expenses of other real estate, viz.: | | |
| Repairs | 312 47 | |
| Insurance | 15 00 | |
| Taxes | 361 11 | |
| Other | 316 80 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 7,194 90 | |
| | | 41,635 58 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | | 11,159 64 |
| Other payments, viz.: | | |
| Insurance premiums | \$310 02 | |
| Fire insurance | 8,482 50 | |
| Interest and taxes..... | 2,187 73 | |
| Deposit, guarantees of payment, inheritance tax..... | 1,000 00 | |
| Deposit on account sale of real estate returned..... | 470 00 | |
| Receiver fees | 250 00 | |
| Repairs on real estate..... | 235 00 | |
| Teller's cash short..... | 10 00 | |
| | | 12,945 25 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | | 422,551 21 |
| | | <u>\$2,998,033 26</u> |

STATISTICAL INFORMATION

| | | |
|---|----------------|------------|
| Number of open accounts January 1, 1917..... | 15,515 | |
| Number of accounts opened or reopened during the year.... | 2,469 | |
| Number of accounts closed during the year..... | 1,335 | |
| Amount deposited during the year, not including dividends credited for that period..... | \$2,003,724 49 | |
| Amount withdrawn during the year..... | 1,549,380 42 | |
| Amount of dividends credited and paid for the year, viz.: | | |
| July 1, 1916..... | \$96,263 67 | |
| January 1, 1917..... | 101,730 55 | |
| | | 197,994 22 |
| Average amount of each account January 1, 1917..... | 369 22 | |
| Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate..... | 1 | |
| Total amount of such accounts..... | \$3,336 18 | |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 | |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 | |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$284,251 88 | |
| Total expenses of the bank for the year 1916..... | 41,635 58 | |
| Dividends paid to depositors for the year 1916..... | 197,994 22 | |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 44,622 08 | |

SAINT LAWRENCE COUNTY

117. SAINT LAWRENCE COUNTY SAVINGS BANK, OGDENSBURG

[79 State street; incorporated 1908]

ANDREW IRVING, President.
R. H. HUTCHINGS, Vice-President.
G. C. MADILL, Vice-President.

JAMES E. KELLY, Treasurer.
C. D. RANGLES, Secretary.

TRUSTEES

ERNEST M. AKINS,
FRANK W. AMES,
FRANK CHAPMAN,
GEORGE F. DARROW,
ROBT. J. DONAHUE,
EDGAR B. ELETHORP,
JOHN T. HANNAN,
JOHN C. HOWARD,
FELIX HULSER,

RICHARD H. HUTCHINGS, JOHN B. TYO,
ANDREW IRVING, GEO. E. VAN KENNEN,
WALTER G. KELLOGG, JAMES M. WELLS,
JAMES E. KELLY, ABNER D. WHITNEY,
SAMUEL W. LEONARD, DENNIS B. LUCEY,
DENNIS LYNCH, WILLIAM H. WHITFORD,
GRANT C. MADILL, THOMAS SPRATT,
CHAS. D. RANGLES, JOSEPH W. FLEMING.

FINANCIAL RESOURCES

Bonds and mortgages..... \$435,118 61
Stock and bond investments, viz:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|---------------------|---------------------|---------------------------|
| State of Louisiana..... | \$5,000 00 | \$4,970 00 | \$5,250 00 |
| Cities in other States..... | 103,000 00 | 106,725 69 | 109,080 00 |
| Cities in this State..... | 117,463 68 | 118,523 39 | 119,905 68 |
| Counties in this State..... | 15,000 00 | 15,339 48 | 15,890 00 |
| Towns in this State..... | 23,200 00 | 24,054 16 | 24,747 00 |
| Villages in this State..... | 64,980 00 | 65,841 13 | 67,379 00 |
| School districts in this State | 35,500 00 | 36,139 10 | 36,700 00 |
| Railroad mortgage bonds... | 241,000 00 | 232,573 75 | 236,880 00 |
| | <u>\$605,143 68</u> | <u>\$604,216 70</u> | <u>\$605,691 68</u> |

Cash on deposit in banks or trust companies..... 605,691 68
Cash on hand..... 45,715 31
Total of collectible interest..... 871 94
9,184 02
\$1,096,581 56

LIABILITIES

Amount due depositors, viz:

Principal \$1,035,969 03
Dividends credited or to be credited for the six
months ending with December 31, 1916..... 16,614 41
Surplus on market value..... \$1,052,583 44
43,998 12
\$1,096,581 56

Surplus on par value, \$43,450.12.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1916, before transactions of the day..... \$61,028 94
From depositors, not including dividends credited..... 417,126 25
From interest on loans, deposits and investments..... 46,244 11
From mortgages 39,401 00

| | |
|--|--------------|
| From redemption of stocks and bonds..... | \$31,000 00 |
| From stocks and bonds sold (total par value \$28,000)..... | 28,872 50 |
| From all other sources, viz.: Refund of insurance premiums | 58 60 |
| | <hr/> |
| | \$623,731 40 |
| | <hr/> |

PAYMENTS

| | |
|---|--------------|
| To depositors, including dividends paid to them..... | \$348,027 83 |
| For loans on bonds and mortgages..... | 78,612 52 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$143,500)..... | 141,510 53 |
| For interest (other than dividend payments to depositors)... | 1,374 20 |
| For current expenses of the bank, viz.: | |
| For salaries..... | \$4,532 13 |
| For taxes: Surplus, \$362.50; on mortgages, \$68.75.... | 431 25 |
| For rent of banking rooms..... | 600 00 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 1,913 91 |
| | <hr/> |
| | 7,477 29 |
| Other payments, viz.: | |
| Insurance premiums paid on mortgaged property..... | \$75 65 |
| Suspense account (cash short)..... | 65 99 |
| | <hr/> |
| | 141 64 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 46,587 25 |
| | <hr/> |
| | \$623,731 40 |
| | <hr/> |

STATISTICAL INFORMATION

| | |
|--|--------------|
| Number of open accounts January 1, 1917..... | 3,865 |
| Number of accounts opened or reopened during the year.... | 994 |
| Number of accounts closed during the year..... | 823 |
| Amount deposited during the year, not including dividends credited for that period..... | \$417,126 25 |
| Amount withdrawn during the year..... | 348,027 86 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$15,569 52 |
| January 1, 1917..... | 16,614 41 |
| Credited at other periods..... | 229 07 |
| | <hr/> |
| | 32,413 00 |
| Average amount of each account January 1, 1917..... | 272 34 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 3½ |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 3½ |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$45,836 75 |
| Total expenses of the bank for the year 1916..... | 7,477 29 |
| Dividends paid to depositors for the year 1916..... | 32,413 00 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors | 5,946 46 |
| | <hr/> |

SCHENECTADY COUNTY

118. SCHENECTADY SAVINGS BANK, SCHENECTADY

[500 State street; incorporated 1834]

EVERETT SMITH, President. H. W. DENNINGTON, Vice-President.
WM. L. PEARSON, Vice-President. ALLEN W. JOHNSTON, Treasurer.

TRUSTEES

EVERETT SMITH, ALLEN W. JOHNSTON, GEORGE E. EMMONS,
WILLIAM L. PEARSON, HERMAN V. MYNDERSE, H. ROGER HEGEMAN,
H. W. DENNINGTON, LEWIS A. SKINNER, CHAS. S. WASHBURN,
HENRY BRADT, F. W. MCCLELLAN, JOHN G. BARRY,
WILLIAM DALTON,

FINANCIAL

RESOURCES

Bonds and mortgages \$5,253,407 11
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value | |
|---|-----------------------|-----------------------|---------------------------|------------------------------|
| State of Alabama..... | \$25,000 00 | \$26,696 00 | \$25,750 00 | |
| State of Massachusetts..... | 50,000 00 | 49,000 00 | 47,500 00 | |
| Cities in other States..... | 1,187,380 00 | 1,217,124 98 | 1,172,679 00 | |
| Cities in this State..... | 1,237,343 26 | 1,274,648 72 | 1,255,770 23 | |
| Counties in this State..... | 478,750 00 | 502,924 70 | 494,795 00 | |
| Towns in this State..... | 55,000 00 | 55,491 21 | 56,200 00 | |
| Villages in this State..... | 221,100 00 | 224,281 77 | 228,110 00 | |
| School districts in this State | 34,000 00 | 35,256 12 | 35,700 00 | |
| Railroad mortgage bonds... | 126,000 00 | 118,687 50 | 107,500 00 | |
| | <u>\$3,413,573 26</u> | <u>\$3,504,110 00</u> | <u>\$3,424,004 23</u> | 3,424,004 23 |
| Banking house and lot, book value, \$100,000; cost, \$76,050.27; actual cash value | | | | 76,050 27 |
| Other real estate, book value, \$5,500; cost, \$6,576.03; actual cash value | | | | 5,500 00 |
| Cash on deposit in banks or trust companies..... | | | | 568,899 91 |
| Cash on hand..... | | | | 189,984 61 |
| Total of collectible interest..... | | | | 140,893 08 |
| | | | | <u><u>\$9,658,739 21</u></u> |

LIABILITIES

Amount due depositors, viz.:

| | |
|---|------------------------------|
| Principal | \$3,992,696 08 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 141,845 32 |
| | <u>\$9,134,531 40</u> |
| Other liabilities, viz.: Junior Department (without interest) | 162 22 |
| Surplus on market value..... | 524,045 59 |
| | <u><u>\$9,658,739 21</u></u> |

Surplus on par value, \$513,614.62.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|---|--------------|
| Cash on hand and in banks or trust companies January 1, 1916 before transactions of the day..... | \$733,220 11 |
| From depositors, not including dividends credited..... | 3,661,730 68 |
| From interest on loans, deposits and investments..... | 382,643 95 |
| From mortgages | 131,726 25 |
| From redemption of stocks and bonds..... | 97,733 59 |
| From stocks and bonds sold (total par value, \$150,000).... | 129,000 00 |
| From real estate sold..... | 3,132 09 |

From all other sources, viz.:

| | | |
|---|----------|-------------------|
| Junior department | \$263 21 | |
| Correction of interest credited..... | 3 31 | |
| Accrued interest on bonds purchased..... | 437 50 | |
| Mortgage loans, taxes, insurance premiums and interest advanced | 989 62 | |
| Exchange on travelers' checks..... | 6 30 | |
| | | <u>\$1,679 94</u> |

\$5,160,866 61

PAYMENTS

| | |
|---|----------------|
| To depositors, including dividends paid to them..... | \$2,826,934 57 |
| For loans on bonds and mortgages..... | 745,200 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$736,154.35) | 763,520 58 |
| For interest (other than dividend payments to depositors) .. | 7,725 75 |
| For current expenses of the bank, viz.: | |

| | |
|--|-------------|
| For salaries | \$32,822 28 |
| For taxes: Banking house, \$3,133.45; surplus, \$4,209.28 .. | 7,342 73 |
| For expenses, except taxes, of banking house: Insurance | 231 00 |
| For expenses of other real estate, viz.: | |
| Repairs | 6 40 |
| Insurance | 27 75 |
| Taxes | 389 45 |
| Other | 740 08 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 10,244 05 |

51,802 74

| | |
|--|----------|
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 5,500 00 |
|--|----------|

Other payments, viz.:

| | |
|--|----------|
| Junior department | \$269 29 |
| Correction of interest..... | 28 22 |
| Mortgage loan, taxes, search and insurance premiums advanced | 718 75 |
| Protest fees | 1 60 |
| Revenue stamp | 2 00 |
| Real estate account..... | 132 09 |
| Suspense | 146 00 |
| Error of remittance on bonds..... | 50 |

1,298 45

| | |
|--|------------|
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 758,884 52 |
|--|------------|

\$5,160,866 61

STATISTICAL INFORMATION

| | |
|--|-------------------|
| Number of open accounts January 1, 1917..... | 39,493 |
| Number of accounts opened or reopened during the year..... | 9,612 |
| Number of accounts closed during the year..... | 4,722 |
| Amount deposited during the year, not including dividends credited for that period..... | \$3,661,730 68 |
| Amount withdrawn during the year..... | 2,826,934 57 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$131,610 09 |
| January 1, 1917..... | 141,845 32 |
| | <u>273,455 41</u> |
| Average amount of each account January 1, 1917..... | 227 70 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 3½ |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 3½ |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$381,214 52 |
| Total expenses of the bank for the year 1916..... | 51,802 74 |
| Dividends paid to depositors for the year 1916..... | 273,455 41 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors | <u>55,956 37</u> |

SENECA COUNTY

119. THE SENECA FALLS SAVINGS BANK, SENECA FALLS

[39 Fall street; incorporated 1870]

T. JEFFERSON YAWGER, President. **HORACE D. KNIGHT**, Vice-President.
ELIAS LESTER, Vice-President. **EDWARD W. ADDISON**, Treasurer.
S. ROMAYNE SOMERS, Asst. Treas.

TRUSTEES

EDWARD W. ADDISON,
HAMILTON GARNSEY,
CHAS. F. HAMMOND,
HORACE D. KNIGHT,

ELIAS LESTER,
FRED MAIER,
CARL W. MAIER,
C. A. MACDONALD,
HENRY R. MICKS,

CHAS. S. SANDERSON,
FRED L. STORY,
ALBERT P. HANEY,
T. JEFFERSON YAWGER.

FINANCIAL RESOURCES

Bonds and mortgages..... \$396,597 00
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value | |
|---|---------------------|---------------------|---------------------------|------------------------------|
| State of Arizona..... | \$5,000 00 | \$5,103 25 | \$5,250 00 | |
| State of Mississippi..... | 10,000 00 | 10,355 00 | 10,000 00 | |
| Cities in other States..... | 26,000 00 | 26,667 60 | 26,940 00 | |
| Cities in this State..... | 36,000 00 | 36,427 47 | 36,400 00 | |
| Counties in this State..... | 28,404 50 | 28,946 50 | 29,310 04 | |
| Towns in this State..... | 9,500 00 | 9,609 07 | 9,615 00 | |
| Villages in this State..... | 146,500 00 | 149,948 16 | 151,467 50 | |
| School districts in this State | 30,380 00 | 31,052 68 | 30,300 00 | |
| Railroad mortgage bonds... | 236,000 00 | 241,682 20 | 218,179 00 | |
| | <u>\$527,784 50</u> | <u>\$539,791 93</u> | <u>\$517,352 54</u> | 517,352 54 |
| Other real estate, book value, \$8,000; cost, \$11,485.15; actual cash value | | | | 11,485 15 |
| Cash on deposit in banks or trust companies..... | | | | 129,370 75 |
| Cash on hand..... | | | | 4,480 44 |
| Total of collectible interest..... | | | | 12,255 24 |
| Amount of all other assets, viz.: Land contract..... | | | | 550 00 |
| | | | | <u><u>\$1,072,100 12</u></u> |

LIABILITIES

Amount due depositors, viz.:

| | | |
|---|--------------|------------------------------|
| Principal | \$986,530 84 | |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 18,255 29 | \$1,004,786 13 |
| Surplus on market value..... | | 67,313 99 |
| | | <u><u>\$1,072,100 12</u></u> |

Surplus on par value, \$77,745.95.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|--|--------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$126,864 43 |
| From depositors, not including dividends credited..... | 325,032 12 |
| From interest on loans, deposits and investments..... | 46,512 04 |
| From rents from other real estate..... | 461 18 |
| From mortgages | 32,980 13 |
| From redemption of stocks and bonds..... | 38,244 43 |
| From loans paid..... | 4,058 35 |

From all other sources, viz.:

| | | |
|---|---------|---------------------|
| Collection and exchange..... | \$12 41 | |
| Insurance premium and taxes advanced..... | 84 50 | |
| | | \$96 91 |
| | | <u>\$575,149 59</u> |

PAYMENTS

| | | |
|---|------------|--------------|
| To depositors, including dividends paid to them..... | | \$320,987 37 |
| For loans on bonds and mortgages..... | | 92,265 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$20,000)..... | | 18,862 50 |
| For interest (other than dividend payments to depositors) .. | | 128 61 |
| For current expenses of the bank, viz.: | | |
| For salaries..... | \$4,260 00 | |
| For taxes: Surplus, \$392.21; on mortgages, \$359.50.. | 751 71 | |
| For rent of banking rooms..... | 400 00 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 595 13 | |
| | | 8,006 84 |

Other payments, viz.:

| | | |
|--|------------|---------------------|
| Loss | \$3,087 90 | |
| Error in July dividend..... | 1 18 | |
| | | 3,039 08 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | | 133,860 19 |
| | | <u>\$575,149 59</u> |

STATISTICAL INFORMATION

| | |
|--|--------------|
| Number of open accounts January 1, 1917..... | 3,195 |
| Number of accounts opened or reopened during the year.... | 586 |
| Number of accounts closed during the year..... | 540 |
| Amount deposited during the year, not including dividends credited for that period..... | \$325,032 12 |
| Amount withdrawn during the year..... | 320,987 37 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$18,048 16 |
| January 1, 1917..... | 18,265 29 |
| | 36,303 45 |
| Average amount of each account January 1, 1917..... | 314 48 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$46,266 77 |
| Total expenses of the bank for the year 1916..... | 6,006 84 |
| Dividends paid to depositors for the year 1916..... | 36,303 45 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors | 3,956 48 |

SUFFOLK COUNTY

120. RIVERHEAD SAVINGS BANK, RIVERHEAD

[Main street; incorporated 1872]

CHAS. M. BLYDENBURGH, President.
GEORGE M. VAIL, Vice-President.

USHER B. HOWELL, Secretary.
OTIS G. PIKE, Assistant Secretary.

TRUSTEES

TIMOTHY M. GRIFFING,
GEORGE W. COOPER,
C. M. BLYDENBURGH,
GEORGE M. VAIL,
USHER B. HOWELL,
JOSEPH M. BELFORD,
THAD. N. BENJAMIN,

OTIS G. PIKE,
HENRY H. PRESTON,
ERASTUS F. POST,
NAT. S. TUTHILL,
GEORGE H. PERKINS,
F. PORTER HOWELL,
JACOB MEYER,

FRANK H. WELLS,
O. EDMUND GRISWOLD,
ELBERT M. DAVIS,
ABRAM S. POST,
WILLIS D. VAN BRUNT,
GILBERT D. ROGERS,
EDWIN D. FISHEL,

FINANCIAL- RESOURCES

Bonds and mortgages..... \$4,754,271 71
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|-----------------------|-----------------------|---------------------------|
| Cities in other States..... | \$290,000 00 | \$307,347 70 | \$297,250 00 |
| Cities in this State..... | 569,500 00 | 594,193 02 | 590,414 70 |
| Counties in this State..... | 20,000 00 | 20,135 80 | 20,500 00 |
| Towns in this State..... | 147,000 00 | 153,854 05 | 155,606 00 |
| Villages in this State..... | 212,856 48 | 217,517 08 | 220,552 80 |
| School districts in this State | 378,188 00 | 390,435 42 | 386,528 58 |
| Railroad mortgage bonds... | 200,000 00 | 220,512 50 | 179,300 00 |
| | <u>\$1,808,544 48</u> | <u>\$1,903,995 57</u> | <u>\$1,850,150 58</u> |

1,850,150 58

Banking house and lot, book value, \$25,000; cost, \$50,043.29;
actual cash value..... 25,000 00
Other real estate, book value, \$84,974.73; cost, \$84,974.73;
actual cash value..... 84,974 73
Cash on deposit in banks or trust companies..... 837,118 63
Cash on hand..... 40,138 45
Total of collectible interest..... 82,695 68

\$7,674,349 78

LIABILITIES

Amount due depositors, viz.:

Principal..... \$6,323,647 83
Dividends credited or to be credited for the six
months ending with December 31, 1916..... 127,016 79

\$6,450,664 62

Surplus on market value..... 1,223,685 16

\$7,674,349 78

Surplus on par value, \$1,182,079.06.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1916, before transactions of the day..... \$711,468 61
From depositors, not including dividends credited..... 1,151,586 05
From interest on loans, deposits and investments..... 372,218 44
From rents from banking house..... 2,895 00
From rents from other real estate..... 3,569 45
From mortgages..... 298,479 08
From redemption of stocks and bonds..... 53,288 32
From real estate sold..... 29,319 20

\$2,622,824 15

PAYMENTS

| | |
|--|-----------------------|
| To depositors, including dividends paid to them..... | \$927,607 52 |
| For loans on bonds and mortgages..... | 697,504 67 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$60,200)..... | 62,609 70 |
| For interest (other than dividend payments to depositors)... | 567 73 |
| For current expenses of the bank, viz.: | |
| For salaries..... | \$15,232 85 |
| For taxes: Banking house, \$1,298.26; surplus, \$11,089.88; on mortgages, \$1,737.25..... | 14,125 39 |
| For expenses, except taxes, of banking house: | |
| Repairs..... | 293 41 |
| Other..... | 2,031 03 |
| For expenses of other real estate, viz.: | |
| Repairs..... | 902 20 |
| Insurance..... | 125 37 |
| Taxes..... | 1,641 53 |
| Other..... | 491 21 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 2,658 21 |
| | 37,581 20 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 19,696 25 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 877,257 08 |
| | <u>\$2,622,824 15</u> |

STATISTICAL INFORMATION

| | |
|--|----------------------|
| Number of open accounts January 1, 1917..... | 9,498 |
| Number of accounts opened or reopened during the year.... | 1,061 |
| Number of accounts closed during the year..... | 704 |
| Amount deposited during the year, not including dividends credited for that period..... | \$1,151,586 05 |
| Amount withdrawn during the year..... | 927,607 52 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$122,688 66 |
| January 1, 1917..... | 127,016 79 |
| | 249,705 45 |
| Average amount of each account January 1, 1917..... | 679 16 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 and $4\frac{1}{2}$ |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 and $4\frac{1}{2}$ |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$370,756 48 |
| Total expenses of the bank for the year 1916..... | 39,319 63 |
| Dividends paid to depositors for the year 1916..... | 249,705 45 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 81,731 40 |

121. SAG HARBOR SAVINGS BANK, SAG HARBOR

[Main street; incorporated 1860]

HERVEY T. HEDGES, President.
WM. R. REIMAN, Vice-President.
CLIFFORD J. FOSTER, Vice-President.

EVERETT L. TINDALL, Treasurer.
JOHN Y. CORWIN, Asst. Treasurer.

TRUSTEES

JOHN H. HUNT,
HERVEY T. HEDGES,
OLIVER H. NICKERSON,
HENRY F. COOK,
WILLIAM C. GREENE,
EVERETT L. TINDALL,
WILLIAM R. REIMAN,
OLIN M. EDWARDS,
JOHN Y. CORWIN,
CASPER SCHAEFER,

JOHN M. WOODWARD,
BURTON D. COEWIN,
ED. B. HILL,
FRANK W. CORWIN,
ADDISON M. COOK,
EDWARD A. HILDRETH,
WILLIAM D. HALSEY,
EDGAR A. HILDRETH,
CHARLES W. RACKETT,

CHAS. W. RACKETT, Jr.,
HENRY SCHWENK,
J. H. MULFORD,
NELSON C. OSBORNE,
JONATHAN BAKER,
WILLIAM H. PIERSON,
BENJ. F. ROGERS,
CLIFFORD J. FOSTER,
WM. H. BARNES,
J. HERVEY TOPPING.

FINANCIAL
RESOURCES

Bonds and mortgages..... \$1,412,975 00
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|---------------------|---------------------|---------------------------|
| Cities in other States..... | \$151,000 00 | \$160,661 30 | \$152,640 00 |
| Cities in this State..... | 65,000 00 | 67,363 81 | 62,590 00 |
| Counties in this State..... | 25,000 00 | 26,705 00 | 24,850 00 |
| Towns in this State..... | 24,000 00 | 25,368 00 | 23,440 00 |
| Villages in this State..... | 45,200 00 | 45,483 50 | 45,720 00 |
| School districts in this State | 100,400 00 | 107,847 28 | 110,245 00 |
| Railroad mortgage bonds... | 190,000 00 | 195,562 50 | 170,258 00 |
| | <u>\$600,600 00</u> | <u>\$627,991 39</u> | <u>\$589,735 00</u> |

589,735 00

Banking house and lot, book value, \$32,500; cost, \$47,515.56;
actual cash value..... 32,500 00
Other real estate, book value, \$109,522.57; cost, \$111,358.52;
actual cash value..... 109,522 57
Cash on deposit in banks or trust companies..... 251,298 07
Cash on hand..... 17,181 83
Total of collectible interest..... 36,339 74
Amount of all other assets, viz.:

Taxes advanced \$3,787 33
Insurance premiums advanced..... 1,515 59
Rents accrued 43 75

5,346 58

\$2,454,898 79

LIABILITIES

Amount due depositors, viz.:

Principal \$2,180,394 94
Dividends credited or to be credited for the six
months ending with December 31, 1916..... 41,180 45

\$2,221,575 39

Surplus on market value..... 233,323 40

\$2,454,898 79

Surplus on par value, \$244,188.40.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1916, before transactions of the day..... \$212,059 42
From depositors, not including dividends credited..... 423,502 18
From interest on loans, deposits and investments..... 105,941 60
From rents from banking house..... 1,096 73

| | |
|--|-----------------|
| From rents from other real estate..... | \$799 00 |
| From mortgages..... | 102,615 00 |
| From redemption of stocks and bonds..... | 16,700 00 |
| From real estate sold..... | 1,225 00 |
| From all other sources, viz: | |
| Insurance premium advanced..... | \$360 24 |
| Taxes advanced..... | 291 22 |
| Deficiency judgment..... | 30 00 |
| Redemption of judgments against the State of New York..... | 5,983 66 |
| | <u>6,655 12</u> |

\$870,594 05

PAYMENTS

| | |
|--|--------------|
| To depositors, including dividends paid to them..... | \$351,515 63 |
| For loans on bonds and mortgages..... | 171,550 00 |
| For interest (other than dividend payments to depositors)... | 191 52 |
| For current expenses of the bank, viz: | |

| | |
|--|------------|
| For salaries..... | \$4,880 00 |
| For taxes: Banking house, \$639.33; surplus, \$2,065.79; on mortgages, \$680.50..... | 3,385 62 |
| For expenses, except taxes, of banking house: | |
| Repairs..... | 661 19 |
| Insurance..... | 15 93 |
| Other..... | 327 00 |
| For expenses of other real estate, viz: | |
| Repairs..... | 1,050 78 |
| Insurance..... | 160 90 |
| Taxes..... | 2,646 48 |
| Other..... | 169 31 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 1,522 61 |

14,819 82

| | |
|--|-----------|
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 58,667 05 |
|--|-----------|

Other payments, viz:

| | |
|---------------------------------|------------|
| Insurance premium advanced..... | \$1,620 55 |
| Taxes advanced..... | 3,748 68 |

5,369 23

| | |
|--|------------|
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 268,479 90 |
|--|------------|

\$870,594 05

STATISTICAL INFORMATION

| | |
|---|--------------|
| Number of open accounts January 1, 1917..... | 4,320 |
| Number of accounts opened or reopened during the year.... | 417 |
| Number of accounts closed during the year..... | 318 |
| Amount deposited during the year, not including dividends credited for that period..... | \$423,502 18 |
| Amount withdrawn during the year..... | 351,515 63 |
| Amount of dividends credited and paid for the year, viz: | |

| | |
|----------------------|-------------|
| July 1, 1916..... | \$39,761 47 |
| January 1, 1917..... | 41,180 45 |

80,941 92

| | |
|---|--------|
| Average amount of each account January 1, 1917..... | 514 25 |
|---|--------|

| | |
|---|---|
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
|---|---|

| | |
|---|---|
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
|---|---|

| | |
|--|--------------|
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$110,668 68 |
|--|--------------|

| | |
|---|-----------|
| Total expenses of the bank for the year 1916..... | 14,819 82 |
|---|-----------|

| | |
|---|-----------|
| Dividends paid to depositors for the year 1916..... | 80 941 92 |
|---|-----------|

| | |
|--|-----------|
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 14,908 94 |
|--|-----------|

122. THE SOUTHOLD SAVINGS BANK, SOUTHOLD

[Main street; incorporated 1868]

HENRY W. PRINCE, President.**FREDERICK K. TERRY, Asst. Treas.****CLARENCE C. MILES, Vice-President.****RENSSELAER G. TERRY, Asst. Treas.****H. HOWARD HUNTING, Treasurer.****TRUSTEES****FREDERICK K. TERRY,
HENRY W. PRINCE,
H. HOWARD HUNTING,
ABRAHAM F. LOWERRE,
WILLIAM H. TERRY,
JOSEPH N. HALLOCK,****CHAS. GILDERSLEEVE,
WILLIAM A. FLEET,
FRANKLIN F. OVERTON,
GEORGE H. TERRY,
JOHN J. BARTLETT,****CLARENCE C. MILES,
JOHN H. BROWN,
EDWARD W. LATHAM,
JOSIAH C. CASE,
RALPH G. DUVAL,
GEORGE V. PRESTON.****FINANCIAL****RESOURCES**

Bonds and mortgages..... \$3,678,506 63

Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|-----------------------|-----------------------|---------------------------|
| Cities in other States..... | \$61,000 00 | \$64,371 18 | \$65,400 00 |
| Cities in this State..... | 255,500 00 | 271,868 41 | 268,895 00 |
| Towns in this State..... | 232,184 44 | 311,237 13 | 296,567 45 |
| Villages in this State..... | 739,908 25 | 768,173 28 | 757,466 91 |
| School districts in this State | 350,682 00 | 369,506 00 | 362,988 32 |
| Railroad mortgage bonds... | 75,000 00 | 76,812 50 | 74,000 00 |
| | <u>\$1,775,269 69</u> | <u>\$1,861,958 10</u> | <u>\$1,815,297 68</u> |

1,815,297 68

Banking house and lot, book value, \$14,500; cost, \$22,184.16;

actual cash value..... 14,500 00

Other real estate, book value, \$76,725.84; cost, \$91,705.37;

actual cash value..... 77,666 59

Cash on deposit in banks or trust companies..... 346,591 57

Cash on hand..... 46,004 52

Total of collectible interest..... 66,509 21

Amount of all other assets, viz.: Insurance premiums and
taxes advanced..... 816 69\$6,045,892 89**LIABILITIES**

Amount due depositors, viz.:

Principal \$5,073,580 45

Dividends credited or to be credited for the six
months ending with December 31, 1916..... 102,307 94\$5,175,898 39

Surplus on market value..... 869,994 50

\$6,045,892 89

Surplus on par value, \$829,966.51.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|--|-----------------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$462,518 24 |
| From depositors, not including dividends credited..... | 765,782 08 |
| From interest on loans, deposits and investments..... | 278,738 73 |
| From rents from banking house..... | 104 00 |
| From rents from other real estate..... | 3,798 95 |
| From mortgages..... | 233,623 37 |
| From redemption of stocks and bonds..... | 89,528 05 |
| From real estate sold..... | 8,150 00 |
| From all other sources, viz.: Insurance premium and taxes refunded | 1,216 48 |
| | <u>\$1,843,459 90</u> |

PAYMENTS

| | |
|---|-----------------------|
| To depositors, including dividends paid to them..... | \$619,967 68 |
| For loans on bonds and mortgages..... | 632,600 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$148,500)..... | 154,849 63 |
| For interest (other than dividend payments to depositors)... | 1,294 60 |
| For current expenses of the bank, viz: | |
| For salaries..... | \$10,976 00 |
| For taxes: Banking house, \$262.89; surplus, \$7,935.92; on mortgages, \$2,908.50..... | 11,097 31 |
| For expenses, except taxes, of banking house: | |
| Repairs..... | 166 73 |
| For expenses of other real estate, viz.: | |
| Repairs..... | 2,622 92 |
| Insurance..... | 171 78 |
| Taxes..... | 1,983 01 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 3,483 62 |
| | 30,501 37 |
| For real estate acquired by foreclosure, or in settlement of debits due the bank..... | 10,358 99 |
| Other payments, viz.: Insurance premiums and taxes advanced..... | 1,291 54 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 392,596 09 |
| | <u>\$1,843,459 00</u> |

STATISTICAL INFORMATION

| | |
|---|----------------------|
| Number of open accounts January 1, 1917..... | 6,720 |
| Number of accounts opened or reopened during the year..... | 664 |
| Number of accounts closed during the year..... | 337 |
| Amount deposited during the year, not including dividends credited for that period..... | \$765,782 08 |
| Amount withdrawn during the year..... | 619,967 68 |
| Amount of dividends credited and paid for the year, viz: | |
| July 1, 1916..... | \$98,676 87 |
| January 1, 1917..... | 102,307 94 |
| | 200,984 81 |
| Average amount of each account January 1, 1917..... | 770 22 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 and $4\frac{1}{2}$ |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 and $4\frac{1}{2}$ |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$280,737 11 |
| Total expenses of the bank for the year 1916..... | 30,501 37 |
| Dividends paid to depositors for the year 1916..... | 200,984 81 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <u>49,250 93</u> |

123. THE UNION SAVINGS BANK OF PATCHOGUE, PATCHOGUE

[Ocean avenue; incorporated 1896]

JOSEPH BAILEY, President.

WILLIAM A. HULSE, Vice-President.

EMERSON G. TERRELL, Vice-Pres.

WALTER S. ROSE, Secretary.

E. JOHANKNECHT, Jr., Asst. Secy.

TRUSTEES

WALTER H. JAYCOX,
JOSEPH BAILEY,
EMERSON G. TERRELL,
ARTHUR H. TERRY,
NELSON MCBRIDE,
MILTON G. WIGGINS,
ALDEN J. WOODRUFF,
GELSTON G. ROE,

GEORGE B. HOWELL,
WILLIAM A. HULSE,
JOSIAH ROBBINS,
WINFIELD S. BENNETT,
JOHN T. DARE,
RALPH B. DAYTON,
E. EUGENE HAWKINS,
E. JOHANKNECHT, Jr.,
FRANCIS GERBER,

JACOB OCKERS,
JULIUS HAUSER,
ROBT. S. PELLETREAU,
ARTHUR M. SWEEZEY,
JOSEPH T. LOSEE,
RILEY P. HOWELL,
WALTER S. ROSE,
JOHN J. ROE.

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$2,032,724 00
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|---------------------|---------------------|---------------------------|
| State of New York..... | \$30,000 00 | \$32,175 00 | \$34,800 00 |
| Cities in other States..... | 133,000 00 | 139,885 86 | 140,950 00 |
| Cities in this State..... | 124,000 00 | 140,673 05 | 141,517 50 |
| Counties in this State..... | 25,000 00 | 26,687 50 | 27,500 00 |
| Towns in this State..... | 16,900 00 | 17,715 03 | 17,998 50 |
| Villages in this State..... | 219,650 00 | 226,786 86 | 226,391 75 |
| School districts in this State | 150,500 00 | 152,964 93 | 155,587 75 |
| Railroad mortgage bonds... | 215,000 00 | 222,284 55 | 218,220 00 |
| | <u>\$926,050 00</u> | <u>\$958,173 78</u> | <u>\$982,995 50</u> |

962,965 50

Banking house and lot, book value, \$39,500; cost, \$42,607.01;
actual cash value..... 39,500 00
Cash on deposit in banks or trust companies..... 323,427 33
Cash on hand..... 48,337 27
Total of collectible interest..... 31,188 53
Amount of all other assets, viz.: Insurance premium and
taxes advanced..... 788 89

\$3,438,931 52**LIABILITIES**

Amount due depositors, viz.:

Principal \$3,081,219 48
Dividends credited or to be credited for the six
months ending with December 31, 1916..... 57,589 84

\$3,141,809 32

Surplus on market value..... 297,122 20

\$3,438,931 52

Surplus on par value, \$280,206.70.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

Cash on hand and in banks or trust companies January 1,
1916, before transactions of the day..... \$260,844 16
From depositors, not including dividends credited..... 868,509 17
From interest on loans, deposits and investments..... 162,595 85
From mortgages..... 203,435 00
From redemption of stocks and bonds..... 25,150 00
From real estate sold..... 12,473 21
From all other sources, viz.:

Insurance premium repaid..... \$215 50
Judgments against State of New York..... 4,991 58
Taxes repaid 319 33

5,526 41\$1,538,533 80

PAYMENTS

| | |
|---|-----------------------|
| To depositors, including dividends paid to them..... | \$644,065 07 |
| For loans on bonds and mortgages..... | 358,300 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$146,000)..... | 147,219 78 |
| For interest (other than dividend payments to depositors)... | 1,391 94 |
| For current expenses of the bank, viz.: | |
| For salaries | \$9,374 81 |
| For taxes: Banking house, \$566.01; surplus, \$2,336.34. | 2,902 85 |
| For expenses, except taxes, of banking house: | |
| Repairs | 26 75 |
| For expenses of other real estate, viz.: | |
| Repairs | 9 63 |
| Taxes | 113 42 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 2,532 02 |
| | 14,959 48 |
| Other payments, viz.: | |
| Taxes advanced | \$787 93 |
| Insurance premiums advanced..... | 45 00 |
| | 832 93 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 371,764 60 |
| | <u>\$1,538,533 80</u> |

STATISTICAL INFORMATION

| | |
|--|--------------|
| Number of open accounts January 1, 1917..... | 6,671 |
| Number of accounts opened or reopened during the year..... | 1,118 |
| Number of accounts closed during the year..... | 635 |
| Amount deposited during the year, not including dividends credited for that period..... | \$868,509 17 |
| Amount withdrawn during the year..... | 644,065 07 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$54,187 25 |
| January 1, 1917..... | 67,589 84 |
| | 111,777 09 |
| Average amount of each account January 1, 1917..... | 470 54 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$163,005 61 |
| Total expenses of the bank for the year 1916..... | 14,959 48 |
| Dividends paid to depositors for the year 1916..... | 111,777 09 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 36,269 04 |

TOMPKINS COUNTY

124. ITHACA SAVINGS BANK, ITHACA

[118 North Tioga street; incorporated 1888]

ROGER B. WILLIAMS, President.
EMMONS L. WILLIAMS, Vice-Pres.
ROBERT H. TREMAN, Vice-Pres.

G. LOUIS COOK, Treasurer.
EDWARD H. BOSTWICK, Secretary.

TRUSTEES

CHARLES H. BLOOD,
EDWARD H. BOSTWICK,
F. C. CORNELL,
R. B. WILLIAMS, Jr.,
JAMES A. MCKINNEY,

JARED T. NEWMAN,
EDWIN C. STEWART,
HENRY A. ST. JOHN,
ROBERT H. TREMAN,

MYNDERSE VAN CLEE,
ROGER B. WILLIAMS,
EMMONS L. WILLIAMS,
PAUL S. LIVERMORE,
JOHN M. GAUNTLETT,

FINANCIAL RESOURCES

Bonds and mortgages..... \$1,236,315 00
Amount due depositors, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|-----------------------|-----------------------|---------------------------|
| United States | \$100,000 00 | \$123,951 30 | \$111,000 00 |
| State of New York | 130,000 00 | 144,225 00 | 143,250 00 |
| State of California | 25,000 00 | 25,000 00 | 25,500 00 |
| State of Louisiana | 50,000 00 | 49,547 50 | 52,500 00 |
| State of Massachusetts | 76,000 00 | 82,946 10 | 72,210 00 |
| State of Mississippi | 30,000 00 | 30,085 50 | 28,500 00 |
| State of New Mexico | 30,000 00 | 31,617 50 | 30,300 00 |
| State of South Carolina..... | 25,000 00 | 25,406 25 | 25,500 00 |
| State of Wyoming | 6,000 00 | 7,539 60 | 6,000 00 |
| Cities in other States..... | 449,000 00 | 496,473 20 | 453,745 00 |
| Cities in this State..... | 522,500 00 | 533,767 86 | 537,563 50 |
| Counties in this State..... | 62,000 00 | 65,142 40 | 65,580 00 |
| Towns in this State..... | 119,630 60 | 121,340 91 | 120,790 64 |
| Villages in this State..... | 447,574 40 | 456,894 51 | 453,493 99 |
| School districts in this State | 349,060 00 | 350,248 84 | 354,424 25 |
| Railroad mortgage bonds.... | 297,000 00 | 332,192 70 | 253,900 00 |
| | <u>\$2,718,755 00</u> | <u>\$2,966,379 17</u> | <u>\$2,730,917 88</u> |

2,730,917 38

Banking house and lot, book value, \$45,000; cost, \$87,134.74;
actual cash value.....

60,000 00

Cash on deposit in banks or trust companies.....

326,489 62

Cash on hand.....

51,189 55

Total of collectible interest.....

61,158 69

Amount of all other assets, viz.:

Land contract and interest accrued on same..... \$154 13

Insurance premiums advanced and interest accrued

on same 159 73

Rents accrued 1,005 00

1,408 86

\$4,467,479 10

LIABILITIES

Amount due depositors, viz.:

Principal \$3,968,535 16

Dividends credited or to be credited for the six
months ending with December 31, 1916..... 65,451 86

\$4,033,987 02

Other liabilities, viz.: Expenses incurred, but unpaid, surplus
tax accrued

1,500 00

Surplus on market value.....

431,992 08

\$4,467,479 10

Surplus on par value, \$419,820.70.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1916, before transactions of the day.....

\$335,561 29

From depositors, not including dividends credited.....

1,440,358 37

From interest on loans, deposits and investments.....

183,637 42

From rents from banking house.....

4,122 63

From mortgages

101,292 72

From redemption of stocks and bonds.....

123,161 95

From stocks and bonds sold (total par value, \$57,080)....

63,113 50

From all other sources, viz.:

| | | |
|--|------------|-------------------|
| Judgments against State of New York..... | \$4,901 58 | |
| Suspense account..... | 39 87 | |
| Fire loss on bank building..... | 80 37 | |
| Payment on land contract..... | 50 00 | |
| | | <u>\$5,071 82</u> |

\$2,256,319 70

PAYMENTS

| | |
|---|----------------|
| To depositors, including dividends paid to them..... | \$1,413,868 58 |
| For loans on bonds and mortgages..... | 78,435 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$335,420)..... | 357,131 63 |
| For interest (other than dividend payments to depositors) .. | 4,504 10 |

For current expenses of the bank, viz.:

| | |
|---|------------------|
| For salaries..... | \$13,120 00 |
| For taxes: Banking house, \$1,626.02; surplus, \$3,184.88; on mortgages, \$386.50..... | 5,196 40 |
| For expenses, except taxes, of banking house: | |
| Repairs..... | 1,600 95 |
| Insurance..... | 315 00 |
| Other..... | 1,649 21 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 2,191 71 |
| | <u>24,073 27</u> |

Other payments, viz.:

| | |
|----------------------------------|---------------|
| Profit and loss..... | \$302 50 |
| Cash over..... | 80 00 |
| Insurance premiums advanced..... | 157 24 |
| Suspense account..... | 88 09 |
| | <u>627 95</u> |

| | |
|--|-------------------|
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | <u>377,679 17</u> |
|--|-------------------|

\$2,256,319 70

STATISTICAL INFORMATION

| | |
|--|----------------|
| Number of open accounts January 1, 1917..... | 11,405 |
| Number of accounts opened or reopened during the year.... | 1,808 |
| Number of accounts closed during the year..... | 1,731 |
| Amount deposited during the year, not including dividends credited for that period | \$1,440,358 37 |
| Amount withdrawn during the year..... | 1,413,868 58 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$64,280 34 |
| January 1, 1917..... | 65,451 86 |
| Credited at other periods..... | 1,004 88 |

130,717 08

| | |
|---|--------|
| Average amount of each account January 1, 1917..... | 353 70 |
|---|--------|

| | |
|---|---|
| Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate..... | 1 |
|---|---|

| | |
|------------------------------------|------------|
| Total amount of such accounts..... | \$3,354 57 |
|------------------------------------|------------|

| | |
|---|----|
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 3½ |
|---|----|

| | |
|---|----|
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 3½ |
|---|----|

| | |
|--|--------------|
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$182,686 06 |
|--|--------------|

| | |
|---|-----------|
| Total expenses of the bank for the year 1916..... | 24,273 27 |
|---|-----------|

| | |
|---|------------|
| Dividends paid to depositors for the year 1916..... | 130,717 08 |
|---|------------|

| | |
|---|------------------|
| Net earnings for the year 1916 over expenses and dividends paid to depositors | <u>27,695 71</u> |
|---|------------------|

ULSTER COUNTY

125. ELLENVILLE SAVINGS BANK, ELLENVILLE

[Canal street; incorporated 1869]

DWIGHT DIVINE, President. HENRY F. HOORNBECK, Treasurer.
WILLIAM H. DEYO, Vice-President. JOHN A. TICE, Secretary.
C. DWIGHT DIVINE, Vice-President.

TRUSTEES

DWIGHT DIVINE, GILBERT DU BOIS, PHILLIP S. PATTERSON
GEO. H. DUTCHER, U. E. TERWILLIGER, CORNELIUS H. SHEELY,
WILLIAM H. DEYO, R. DWIGHT CLARK, WILLIAM A. HOAR,
JAMES B. SMITH, WILLIAM C. ROSE, GARRET LE ROY,
HENRY F. HOORNBECK, C. D. DIVINE, BERT H. TERWILLIGER,
WEBSTER WILKINSON, R. A. MONROE, ARTHUR V. HOORNBECK,
GEORGE B. HOLMES,

FINANCIAL RESOURCES

Bonds and mortgages..... \$459,515 50
Stock and bond investments, viz.:

| Stocks and bonds | Par value | Original cost | Estimated market value |
|--------------------------------|-----------------------|-----------------------|---------------------------|
| State of Idaho | \$25,000 00 | \$25,757 50 | \$25,500 00 |
| State of Louisiana | 10,000 00 | 9,358 00 | 10,300 00 |
| State of Tennessee | 30,000 00 | 30,850 00 | 31,400 00 |
| Cities in other States..... | 231,500 00 | 243,100 47 | 245,465 00 |
| Cities in this State..... | 279,950 00 | 296,639 62 | 298,337 00 |
| Counties in this State..... | 113,000 00 | 116,127 40 | 115,410 00 |
| Towns in this State..... | 183,900 00 | 193,162 98 | 194,509 00 |
| Villages in this State..... | 395,699 92 | 402,746 59 | 404,646 40 |
| School districts in this State | 130,000 00 | 133,963 45 | 133,580 00 |
| Railroad mortgage bonds.... | 256,000 00 | 253,612 25 | 237,600 00 |
| | <u>\$1,659,049 92</u> | <u>\$1,706,918 26</u> | <u>\$1,686,247 40</u> |

1,685,247 40

Banking house and lot, book value, \$20,000; cost, \$27,620.05;
actual cash value..... 20,000 00
Cash on deposit in banks or trust companies..... 124,943 62
Cash on hand 10,908 70
Total of collectible interest..... 36,939 33
Amount of all other assets, viz.: Land contract..... 175 00

\$2,337,729 55

LIABILITIES

Amount due depositors, viz.:

Principal \$2,114,958 37
Dividends credited or to be credited for the six
months ending with December 31, 1916..... 38,291 77

\$2,153,250 14

Surplus on market value..... 184,479 41

\$2,337,729 55

Surplus on par value, \$158,281.93.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1916, before transactions of the day..... \$135,605 09
From depositors, not including dividends credited..... 492,699 31
From interest on loans, deposits and investments..... 96,229 30
From rents from banking house..... 1,565 50
From mortgages 60,050 00
From redemption of stocks and bonds..... 79,241 66

From all other sources, viz.:

| | | |
|----------------------------------|------------|---------------------|
| Insurance premiums refunded..... | \$1,970 52 | |
| Cash shortage located..... | 25 00 | |
| Contract of sale | 25 00 | |
| | | <u>\$2,020 52</u> |
| | | <u>\$867,411 38</u> |

PAYMENTS

| | |
|---|--------------|
| To depositors, including dividends paid to them..... | \$446,168 32 |
| For loans on bonds and mortgages..... | 94,650 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$180,700)..... | 179,909 81 |
| For interest (other than dividend payments to depositors) .. | 1,891 70 |
| For current expenses of the bank, viz.: | |

| | |
|--|-----------------|
| For salaries | \$3,600 00 |
| For taxes: Banking house, \$833.64; surplus, \$1,282.90; on mortgages, \$179.50..... | 2,296 04 |
| For expenses, except taxes, of banking house: | |
| Repairs | 369 86 |
| Insurance | 119 69 |
| Other | 104 73 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 1,610 41 |
| | <u>8,100 73</u> |

Other payments, viz.:

| | |
|----------------------------------|---------------|
| Insurance premiums advanced..... | \$802 51 |
| Cash short | 35 99 |
| | <u>838 50</u> |

| | |
|---|---------------------|
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 135,852 32 |
| | <u>\$867,411 38</u> |

STATISTICAL INFORMATION

| | |
|---|------------------|
| Number of open accounts January 1, 1917..... | 6,123 |
| Number of accounts opened or reopened during the year.... | 603 |
| Number of accounts closed during the year..... | 499 |
| Amount deposited during the year, not including dividends credited for that period..... | \$492,099 31 |
| Amount withdrawn during the year..... | 446,168 32 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$36,754 08 |
| January 1, 1917..... | 22,291 77 |
| | <u>75,045 85</u> |
| Average amount of each account January 1, 1917..... | 351 65 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 3 and 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 3 and 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$94,615 30 |
| Total expenses of the bank for the year 1916..... | 8,100 73 |
| Dividends paid to depositors for the year 1916..... | 75,045 85 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors | <u>11,468 72</u> |

126. KINGSTON SAVINGS BANK, KINGSTON

[273 Wall street; incorporated 1874]

MYRON TELLER, President. CHARLES H. DE LA VERGNE, Asst. Treas.
 GEORGE BURGEVIN, Vice-President. CHARLES TAPPEN, Treas.
 V. B. VAN WAGONEN, Vice-President.

TRUSTEES

JAMES A. BETTS,
 GEORGE BURGEVIN,
 ZADOC P. BOICE,
 SAM BERNSTEIN,

EVERETT FOWLER,
 JOHN E. KRAFT,
 D. N. MATHEWS,
 ABRAHAM D. ROSE.

CHARLES TAPPEN,
 MYRON TELLER,
 V. B. VAN WAGONEN,
 LEVAN S. WINNE,

**FINANCIAL
RESOURCES**

Bonds and mortgages \$2,607,298 80
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|-----------------------|-----------------------|---------------------------|
| State of New York..... | \$25,000 00 | \$25,843 75 | \$26,500 00 |
| Cities in other States..... | 25,000 00 | 25,337 50 | 27,000 00 |
| Cities in this State..... | 710,000 00 | 700,118 54 | 720,880 00 |
| Counties in this State..... | 22,000 00 | 21,975 00 | 22,000 00 |
| Towns in this State..... | 257,337 00 | 265,962 62 | 265,925 74 |
| Villages in this State..... | 532,457 20 | 537,573 03 | 572,843 13 |
| School districts in this State | 43,000 00 | 43,394 00 | 43,210 00 |
| | <u>\$1,644,794 20</u> | <u>\$1,651,204 44</u> | <u>\$1,679,359 87</u> |

Banking house and lot, book value, \$25,000; cost, \$29,034.17; actual cash value 1,679,359 87
 25,000 00
 Other real estate, book value, \$3,500; cost, \$7,503.02; actual cash value 3,500 00
 Cash on deposit in banks or trust companies..... 312,908 16
 Cash on hand 9,143 43
 Total of collectible interest..... 65,084 08
 Amount of all other assets, viz.:

Land contract \$1,200 00
 Taxes and insurance premiums advanced..... 394 43

1,594 43

\$4,703,888 77**LIABILITIES****Amount due depositors, viz.:**

Principal \$4,272,322 83
 Dividends credited or to be credited for the six months ending with December 31, 1916..... 32,280 85

\$4,354,603 68

Surplus on market value..... 349,285 09

\$4,703,888 77

Surplus on par value, \$314,719.42.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... \$307,147 11
 From depositors, not including dividends credited..... 794,327 33
 From interest on loans, deposits and investments..... 198,847 19
 From rents from other real estate..... 227 50
 From mortgages 113,485 00
 From redemption of stocks and bonds..... 101,630 02
 From stocks and bonds sold (total par value, \$45,200)..... 42,628 12
 From real estate sold..... 1,000 00

From all other sources, viz.:

| | | |
|---|----------|-----------------------|
| Taxes and insurance premiums advanced, refunded.. | \$224 23 | |
| Insurance rebate | 21 08 | |
| | | \$245 31 |
| | | <u>\$1,559,637 58</u> |

PAYMENTS

| | | |
|---|--------------|-----------------------|
| To depositors, including dividends paid to them..... | \$722,754 60 | |
| For loans on bonds and mortgages..... | 350,550 00 | |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$147,975)..... | 149,621 20 | |
| For interest (other than dividend payments to depositors) .. | 328 48 | |
| For current expenses of the bank, viz.: | | |
| For salaries | \$6,000 00 | |
| For taxes: Banking house, \$1,125; surplus, \$2,854.51. | 3,979 51 | |
| For expenses, except taxes, of banking house: | | |
| Repairs | 91 00 | |
| For expenses of other real estate, viz.: | | |
| Repairs | 75 83 | |
| Insurance | 142 31 | |
| Taxes | 155 10 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 2,683 35 | |
| | | 13,133 10 |
| Other payments, viz.: | | |
| Taxes and insurance premiums advanced..... | \$338 64 | |
| Loss on real estate sold..... | 675 00 | |
| Loss on mortgage..... | 184 97 | |
| | | 1,198 61 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | | 322,051 59 |
| | | <u>\$1,559,637 58</u> |

STATISTICAL INFORMATION

| | |
|---|--------------|
| Number of open accounts January 1, 1917..... | 6,698 |
| Number of accounts opened or reopened during the year..... | 808 |
| Number of accounts closed during the year..... | 609 |
| Amount deposited during the year, not including dividends credited for that period..... | \$794,327 33 |
| Amount withdrawn during the year..... | 722,754 60 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$79,800 11 |
| January 1, 1917..... | 82,280 85 |
| | 162,080 96 |
| Average amount of each account January 1, 1917..... | 650 13 |
| Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate..... | 1 |
| Total amount of such accounts..... | \$3,998 00 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$199,790 65 |
| Total expenses of the bank for the year 1916..... | 13,133 10 |
| Dividends paid to depositors for the year 1916..... | 162,080 96 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors | 24,576 59 |

127. NEW PALTZ SAVINGS BANK, NEW PALTZ

[Incorporated 1871]

C. L. VAN ORDEN, President.

H. H. GRIMM, Secretary.

TRUSTEES

JESSE ELTINGE,
DANIEL BLACK,
JOHN J. HULL,
A. W. WILLIAMS,
THOMAS SNYDER,

FRANK J. LEFEVRE,
ABRAM P. LEFEVRE,
C. I. LEFEVRE,
PHILIP DEYO,
LUTHER HASBROUCK,
C. L. VAN ORDEN.

JOSIAH P. LEFEVRE,
SIMON DUBOIS,
HOWARD H. GRIMM,
EUGENE VAN WAGENEN,
J. E. HASBROUCK, JR.,

FINANCIAL
RESOURCES

Bonds and mortgages..... \$998,704 13

Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|--------------|------------------|---------------------------|
| State of Arizona..... | \$10,000 00 | \$10,208 50 | \$10,590 00 |
| State of Idaho..... | 25,000 00 | 24,690 00 | 25,250 00 |
| Cities in other States..... | 10,000 00 | 9,570 00 | 10,000 00 |
| Cities in this State..... | 254,833 00 | 259,111 85 | 262,203 57 |
| Counties in this State..... | 103,000 00 | 104,271 70 | 105,160 00 |
| Towns in this State..... | 153,277 85 | 155,836 06 | 156,158 68 |
| Villages in this State..... | 234,730 00 | 237,904 82 | 241,064 40 |
| School districts in this State | 75,750 00 | 76,831 65 | 78,027 50 |
| Railroad mortgage bonds.... | 39,000 00 | 37,434 50 | 29,399 00 |

\$905,590 85

\$915,827 08

\$916,744 15

916,744 15

Banking house and lot, book value, \$10,000; cost, \$10,097;
actual cash value

10,000 00

Cash on deposit in banks or trust companies.....

97,186 42

Cash on hand.....

13,260 11

Total of collectible interest

29,851 92

Amount of all other assets, viz.: Rent of part of bank building

80 00

\$2,065,826 73

Amount due depositors, viz.:

LIABILITIES

Principal \$1,691,657 73

Dividends credited or to be credited for the six
months ending with December 31, 1916..... 37,346 36

\$1,929,004 06

Surplus on market value.....

136,822 65

\$2,065,826 73

Surplus on par value, \$125,669.35.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|--|--------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$111,767 78 |
| From depositors, not including dividends credited..... | 240,331 89 |
| From interest on loans, deposits and investments..... | 90,349 15 |
| From rents from banking house..... | 144 00 |
| From mortgages | 49,557 00 |
| From redemption of stocks and bonds..... | 58,569 00 |
| From stocks and bonds sold (total par value, \$10,000)..... | 10,000 00 |
| From all other sources, viz.: | |

Rent of safe deposit boxes..... \$169 75

Taxes advanced, refunded..... 6 30

Gain on bonds..... 720 37

896 42

\$561,615 24

PAYMENTS

| | |
|---|--------------|
| To depositors, including dividends paid to them..... | \$270,512 57 |
| For loans on bonds and mortgages..... | 74,680 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$88,470)..... | 90,541 15 |
| For interest (other than dividend payments to depositors) .. | 764 41 |
| For current expenses of the bank, viz.: | |
| For salaries..... | \$2,579 31 |
| For taxes: Banking house, \$272.72; surplus, \$1,200.00. | 1,481 81 |
| For expenses, except taxes, of banking house: | |
| Repairs..... | 92 49 |
| Insurance..... | 48 60 |
| Other..... | 215 43 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 1,230 21 |
| | <hr/> |
| | 5,647 85 |
| Other payments, viz.: | |
| Error in payment to depositors..... | \$5 00 |
| Dividends paid at other periods..... | 17 73 |
| | <hr/> |
| | 22 73 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 110,446 53 |
| | <hr/> |
| | \$561,615 24 |
| | <hr/> |

STATISTICAL INFORMATION

| | |
|--|--------------|
| Number of open accounts January 1, 1917..... | 3,143 |
| Number of accounts opened or reopened during the year..... | 268 |
| Number of accounts closed during the year..... | 277 |
| Amount deposited during the year, not including dividends credited for that period..... | \$240,331 80 |
| Amount withdrawn during the year..... | 279,512 57 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$36,382 07 |
| January 1, 1917..... | 37,346 38 |
| | <hr/> |
| | 73,728 43 |
| Average amount of each account January 1, 1917..... | 610 24 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$89,937 07 |
| Total expenses of the bank for the year 1916..... | 5,647 85 |
| Dividends paid to depositors for the year 1916..... | 73,728 43 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors | 10,560 79 |
| | <hr/> |

128. RONDOUT SAVINGS BANK, KINGSTON

[20 Ferry street; incorporated 1883]

J. E. DERRENBACHER, President.
T. C. COYKENDALL, Vice-President.F. H. GRIFFITHS, Vice-President.
DAYTON MURRAY, Secretary.**TRUSTEES**T. C. COYKENDALL,
JOHN S. THOMPSON,
WESLEY D. HALE,
F. H. GRIFFITHS,FRED'K STEPHAN, Jr.,
ALEXANDER A. STERN,
J. D. SCHOONMAKER,
EDWARD COYKENDALL,
J. E. DERRENBACHER.
JAMES G. ROSE,
HARRY H. FLEMING,
NICHOLAS STOCK,**FINANCIAL
RESOURCES**Bonds and mortgages..... \$2,500,055 00
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|-----------------------|-----------------------|---------------------------|
| State of New York..... | \$20,000 00 | \$21,725 00 | \$23,200 00 |
| Cities in this State..... | 1,038,500 00 | 1,073,415 04 | 1,068,650 00 |
| Counties in this State..... | 325,000 00 | 366,234 40 | 327,930 00 |
| Towns in this State..... | 83,300 00 | 86,215 20 | 83,770 00 |
| Villages in this State..... | 54,822 17 | 57,696 61 | 55,706 80 |
| School districts in this State | 4,400 00 | 4,400 00 | 4,560 00 |
| | <u>\$1,526,022 17</u> | <u>\$1,609,686 25</u> | <u>\$1,553,816 80</u> |

1,553,816 80

Banking house and lot, book value, \$18,333.64; cost, \$19,550.96; actual cash value..... 18,495 00

Cash on deposit in banks or trust companies..... 359,574 82

Cash on hand..... 16,162 05

Total of collectible interest..... 61,780 30

Amount of all other assets, viz.:

Rent accrued \$143 00
Land contract 155 50

298 50

\$4,510,182 47**LIABILITIES**

Amount due depositors, viz.:

Principal \$4,070,702 47
Dividends credited or to be credited for the six
months ending with December 31, 1916..... 78,177 67\$4,148,880 14

Other liabilities, viz.: Expenses incurred, but unpaid, rent.. 600 00

Surplus on market value..... 360,702 33

\$4,510,182 47

Surplus on par value, \$332,907.70.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**Cash on hand and in banks or trust companies January 1,
1916, before transactions of the day..... \$319,787 09
From depositors, not including dividends credited..... 924,770 92
From interest on loans, deposits and investments..... 187,638 00
From rents from other real estate..... 724 00
From mortgages 209,447 00
From redemption of stocks and bonds..... 106,463 54
From real estate sold..... 900 00
From all other sources, viz.:Recording fees, insurance, repairs, taxes, and adver-
tising refunded \$16 00
Revenue stamps repaid..... 1 50917 50\$1,750,648 05

PAYMENTS

| | |
|---|-----------------------|
| To depositors, including dividends paid to them..... | \$840,386 49 |
| For loans on bonds and mortgages..... | 481,290 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$36,000.00)..... | 36,460 00 |
| For interest (other than dividend payments to depositors)..... | 280 08 |
| For current expenses of the bank, viz.: | |
| For salaries..... | \$6,618 66 |
| For taxes: Surplus..... | 3,106 87 |
| For rent of banking rooms..... | 600 00 |
| For expenses of other real estate, viz.: | |
| Repairs..... | 253 53 |
| Insurance..... | 11 50 |
| Taxes..... | 490 88 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 2,295 17 |
| | 13,374 61 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 815 00 |
| Other payments, viz.: | |
| Recording fees, insurance premiums, repairs, and taxes advanced..... | \$1,007 85 |
| Suspense account..... | 1,297 15 |
| | 2,305 00 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 375,736 87 |
| | <u>\$1,750,648 05</u> |

STATISTICAL INFORMATION

| | |
|--|--------------|
| Number of open accounts January 1, 1917..... | 7,345 |
| Number of accounts opened or reopened during the year.... | 1,142 |
| Number of accounts closed during the year..... | 865 |
| Amount deposited during the year, not including dividends credited for that period..... | \$924,770 92 |
| Amount withdrawn during the year..... | 840,386 49 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$75,763 66 |
| January 1, 1917..... | 78,177 67 |
| | 153,941 33 |
| Average amount of each account January 1, 1917..... | 564 85 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$187,003 65 |
| Total expenses of the bank for the year 1916..... | 13,974 61 |
| Dividends paid to depositors for the year 1916..... | 153,941 33 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 19,087 71 |

129. SAUGERTIES SAVINGS BANK, SAUGERTIES

[244 Main street; incorporated 1871]

JAMES T. MAXWELL, Vice-President.**J. A. FRELEIGH, Secretary.****LOUIS J. BUTZEL, Vice-President****TRUSTEES****JOHN W. SHULTS,
THEO. B. CORNWELL,
LOUIS J. BUTZEL,
JAMES T. MAXWELL,****MYRON REDELL,
CHARLES H. LAMB,
ORVILLE L. CARN,
BYRON L. DAVIS,
JOHN SEAMON,****J. C. SUDERLEY,
MARTIN CANTINE,
JAMES LASHER,
WILLIAM ZIEGLER.****FINANCIAL
RESOURCES**

Bonds and mortgages \$575,239 50
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|--------------|------------------|---------------------------|
| State of New York..... | \$10,000 00 | \$10,000 00 | \$10,400 00 |
| Cities in other States..... | 65,500 00 | 68,746 20 | 69,375 00 |
| Cities in this State..... | 429,690 00 | 436,553 63 | 421,402 00 |
| Counties in this State..... | 107,000 00 | 110,470 37 | 109,260 00 |
| Towns in this State..... | 163,786 56 | 166,441 24 | 170,324 00 |
| Villages in this State..... | 423,753 12 | 430,018 22 | 437,068 00 |
| School districts in this State | 308,272 10 | 314,939 86 | 319,639 10 |
| Railroad mortgage bonds.... | 78,000 00 | 88,446 80 | 77,680 00 |

\$1,586,000 78 \$1,625,615 22 \$1,615,068 10

1,615,068 10

Banking house and lot, book value, \$3,000; cost, \$10,000;
 actual cash value 3,000 00

Other real estate, book value, \$32,804.33; cost, \$35,304.33;
 actual cash value 32,804 33

Cash on deposit in banks or trust companies..... 175,412 69

Cash on hand..... 16,623 71

Total of collectible interest..... 35,686 44

Amount of all other assets, viz.:

| | |
|---|----------|
| Insurance premiums, taxes, and repairs advanced.... | \$398 49 |
| Land contracts..... | 1,650 00 |
| Rents accrued | 217 34 |

2,865 83

\$2,456,700 60**LIABILITIES**

Amount due depositors, viz.:

| | |
|---|----------------|
| Principal | \$3,171,137 77 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 41,440 93 |

\$2,212,578 70

Surplus on market value..... 244,121 90

\$2,456,700 60

Surplus on par value \$215,054.58.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|--|--------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$225,899 27 |
| From depositors, not including dividends credited..... | 464,328 68 |
| From interest on loans, deposits and investments..... | 96,645 44 |
| From rents from banking house..... | 190 00 |
| From rents from other real estate..... | 1,915 00 |
| From mortgages | 24,165 00 |
| From redemption of stocks and bonds..... | 67,083 71 |
| From loans paid..... | 200 00 |
| From real estate sold..... | 600 00 |

From all other sources, viz.:

| | | |
|--|----------|----------------------------|
| Insurance premiums and taxes advanced..... | \$119 78 | |
| Land contract | 500 00 | |
| Refund on lost check..... | 10 00 | |
| | | <u>\$620 78</u> |
| | | <u><u>\$881,656 88</u></u> |

PAYMENTS

| | | |
|---|--------------|----------------------------|
| To depositors, including dividends paid to them..... | \$399,616 27 | |
| For loans on bonds and mortgages..... | 128,525 00 | |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$146,050)..... | 150,458 37 | |
| For interest (other than dividend payments to depositors) .. | 1,728 73 | |
| For current expenses of the bank, viz.: | | |
| For salaries | \$3,740 00 | |
| For taxes: Banking house, \$236.51; surplus, \$1,828.21; on mortgages, \$87..... | 2,151 73 | |
| For expenses, except taxes, of banking house: | | |
| Insurance | 43 47 | |
| Other | 13 00 | |
| For expenses of other real estate, viz.: | | |
| Repairs | 144 69 | |
| Insurance | 70 24 | |
| Taxes | 502 45 | |
| Other | 295 83 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 1,688 44 | |
| | | 7,649 83 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | | 894 78 |
| Other payments, viz.: | | |
| Insurance premium and taxes advanced..... | \$30 90 | |
| Taxes on mortgage property bid in as sale..... | 479 43 | |
| Repairs on mortgage property bid in as sale..... | 237 17 | |
| | | 747 50 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | | 192,036 40 |
| | | <u><u>\$881,656 88</u></u> |

STATISTICAL INFORMATION

| | | |
|--|--------------|-----------|
| Number of open accounts January 1, 1917..... | 4,205 | |
| Number of accounts opened or reopened during the year.... | 598 | |
| Number of accounts closed during the year..... | 389 | |
| Amount deposited during the year, not including dividends credited for that period..... | \$464,328 68 | |
| Amount withdrawn during the year..... | 399,616 27 | |
| Amount of dividends credited and paid for the year, viz.: | | |
| July 1, 1916..... | \$39,767 74 | |
| January 1, 1917..... | 41,440 93 | |
| | | 81,208 67 |
| Average amount of each account January 1, 1917..... | 526 18 | |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 | |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 | |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$95,013 00 | |
| Total expenses of the bank for the year 1916..... | 7,649 83 | |
| Dividends paid to depositors for the year 1916..... | \$1,208 66 | |
| Net earnings for the year 1916 over expenses and dividends paid to depositors | 6,155 41 | |

107. OSWEGO CITY SAVINGS BANK, OSWEGO

[214 West First street; incorporated 1889]

ELLIOTT B. MOTT, President.
 THOMAS F. GLEASON, Vice-President.
 JAMES R. FARWELL, Vice-President.

CHARLES S. WRIGHT, Secretary.
 WM. P. BUER, Treasurer.

TRUSTEES

NIEL GRAY, JR.,
 BENJAMIN DENTON,
 JAMES B. FARWELL,
 FRANK P. FARRELL,
 CHARLES H. BOND,

JAMES K. STOCKWELL,
 EDGAR D. JOHNSON,
 THOMAS F. GLEASON,
 ELISHA B. POWELL,
 ELLIOTT B. MOTT,

ARTHUR C. HALL,
 JOHN D. HIGGINS,
 FRANK E. SAYER,
 THOMSON KINGSFORD,
 DAVID D. LONG

**FINANCIAL
RESOURCES**

Bonds and mortgages \$2,400,938 00
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|--------------|------------------|---------------------------|
| State of New York | \$7,000 00 | \$7,498 75 | \$8,120 00 |
| State of California | 10,000 00 | 9,729 00 | 10,100 00 |
| State of Louisiana | 15,000 00 | 15,443 50 | 16,580 00 |
| State of Oklahoma | 10,000 00 | 10,200 00 | 10,300 00 |
| Cities in other States..... | 95,000 00 | 99,570 52 | 101,480 00 |
| Cities in this State..... | 370,985 48 | 400,590 09 | 385,646 98 |
| Towns in this State..... | 120,933 28 | 123,972 00 | 122,591 95 |
| Villages in this State..... | 387,350 00 | 401,989 88 | 395,143 25 |
| School districts in this State | 129,000 00 | 133,337 92 | 123,675 00 |
| Railroad mortgage bonds.... | 296,000 00 | 318,776 05 | 255,750 00 |

\$1,441,268 76 \$1,519,106 40 \$1,439,307 18

1,439,307 18

Banking house and lot, book value, \$35,000; cost, \$70,593.96;
 actual cash value.....

35,000 00

Cash on deposit in banks or trust companies.....

105,002 91

Cash on hand.....

81,192 54

Total of collectible interest.....

64,358 95

\$4,215,799 58

LIABILITIES**Amount due depositors, viz.:**

Principal \$3,859,492 39

Dividends credited or to be credited for the six
 months ending with December 31, 1916..... 74,489 27

\$3,933,981 66

Surplus on market value.....

281,817 92

\$4,215,799 58

Surplus on par value, \$283,770.50.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

Cash on hand and in banks or trust companies January 1,
 1916, before transactions of the day.....

\$218,436 91

From depositors, not including dividends credited.....

1,038,280 18

From interest on loans, deposits and investments.....

191,955 27

From rents from banking house.....

1,333 82

From mortgages.....

225,005 00

From redemption of stocks and bonds.....

73,656 50

From stocks and bonds sold (total par value, \$16,000).....

16,710 90

From all other sources, viz.:

Exchange \$34 35

Redemption of judgment against State of New York. 16,976 28

17,012 63

\$1,782,391 30

PAYMENTS

| | |
|--|-----------------------|
| To depositors, including dividends paid to them..... | \$1,109,914 65 |
| For loans on bonds and mortgages..... | 374,985 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$3,897.40)..... | 3,897 40 |
| For current expenses of the bank, viz.: | |
| For salaries..... | \$8,220 00 |
| For taxes: Banking house, \$284.65; surplus, \$2,138.05; on mortgages, \$33..... | 3,294 79 |
| For expenses, except taxes, of banking house: | |
| Repairs..... | 3,865 64 |
| Insurance..... | 361 62 |
| Other..... | 503 17 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 1,383 67 |
| | 17,398 80 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 276,195 45 |
| | <u>\$1,782,391 30</u> |

STATISTICAL INFORMATION

| | |
|---|------------------|
| Number of open accounts, January 1, 1917..... | 8,069 |
| Number of accounts opened or reopened during the year..... | 1,415 |
| Number of accounts closed during the year..... | 1,256 |
| Amount deposited during the year, not including dividends credited for that period..... | \$1,037,638 06 |
| Amount withdrawn during the year..... | 1,106,272 53 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$74,012 98 |
| January 1, 1917..... | 74,489 27 |
| Credited at other periods..... | 1,062 77 |
| | 149,564 97 |
| Average amount of each account January 1, 1917..... | 478 31 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$193,286 73 |
| Total expenses of the bank for the year 1916..... | 17,398 80 |
| Dividends paid to depositors for the year 1916..... | 149,564 97 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <u>26,322 96</u> |

108. OSWEGO COUNTY SAVINGS BANK, OSWEGO

[44 East Bridge street; incorporated 1870]

W. B. COUCH, President.
CHAS. A. TANNER, Vice-President.**HUBERT J. PEEBLES, Vice-President.**
JAMES DUNLAP, Treasurer.**TRUSTEES****LAURENCE CLANCY,**
W. B. COUCH,
R. ARTHUR DOWNEY,
PETER HILBERT,
NORMAN L. BATES,**J. FRANK MARSDEN,**
THOMAS H. BENNETT,
FRED'K B. SHEPHERD,
O. S. OSTERHOUT,
HUBERT J. PEEBLES,**CHARLES A. TANNER,**
FRED A. GAGE,
A. RAYBORG HUNT,
ALBERT F. MCCARTHY,
ALANSON S. PAGE.**FINANCIAL
RESOURCES****Bonds and mortgages..... \$2,504,628 86**
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|-----------------------|-----------------------|---------------------------|
| Cities in other States..... | \$209,000 00 | \$220,449 41 | \$219,630 00 |
| Cities in this State..... | 260,416 89 | 286,540 90 | 265,981 89 |
| Counties in this State..... | 39,579 75 | 43,956 34 | 40,879 75 |
| Towns in this State..... | 82,786 64 | 83,931 21 | 84,559 44 |
| Villages in this State..... | 127,100 00 | 131,735 17 | 130,071 00 |
| School districts in this State | 106,200 00 | 109,783 12 | 109,161 00 |
| Railroad mortgage bonds.... | 475,500 00 | 562,430 75 | 467,520 00 |
| | <u>\$1,300,583 28</u> | <u>\$1,418,825 90</u> | <u>\$1,317,713 09</u> |
| | | | 1,317,713 08 |

Banking house and lot, book value, \$20,000; cost, \$20,000;
actual cash value..... 20,000 00
Cash on deposit in banks or trust companies..... 324,847 87
Cash on hand..... 14,898 51
Total of collectible interest..... 62,823 13
Amount of all other assets, viz.:

| | |
|----------------------|------------------------------|
| Land contract | \$2,040 00 |
| Taxes advanced | 583 01 |
| | <u>2,623 01</u> |
| | <u>\$4,247,524 46</u> |

LIABILITIES**Amount due depositors, viz.:**

| | |
|---|-------------------------------------|
| Principal | \$3,835,196 58 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 74,470 70 |
| | <u>\$3,909,667 28</u> |
| Surplus on market value..... | 337,857 18 |
| | <u><u>\$4,247,524 46</u></u> |

Surplus on par value, \$320,727.38.**CASH TRANSACTIONS DURING THE YEAR 1916****RECEIPTS**

| | |
|--|--------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$279,766 34 |
| From depositors, not including dividends credited..... | 903,572 71 |
| From interest on loans, deposits and investments..... | 193,619 37 |
| From rents from banking house..... | 1,542 04 |
| From mortgages..... | 128,206 50 |
| From redemption of stocks and bonds..... | 92,948 16 |
| From stocks and bonds sold (total par value, \$117,000)..... | 116,675 14 |
| From real estate sold..... | 6,500 00 |

From all other sources, viz.:

| | | |
|--|------------|------------------------------|
| Land contracts..... | \$5,475 00 | |
| Redemption of judgments against State of New York..... | 10,561 84 | |
| Appraisal fees..... | 32 00 | |
| Taxes and insurance premiums, refunded..... | 229 63 | |
| | | <u>\$16,298 47</u> |
| | | <u><u>\$1,739,128 73</u></u> |

PAYMENTS

| | | |
|---|----------------|------------------------------|
| To depositors, including dividends paid to them..... | \$1,015,428 54 | |
| For loans on bonds and mortgages..... | 316,400 00 | |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$45,000)..... | 46,968 75 | |
| For interest (other than dividend payments to depositors)... | 42 50 | |
| For current expenses of the bank, viz.: | | |
| For salaries..... | \$6,925 00 | |
| For taxes: Banking house, \$773.40; surplus, \$2,655.36; on mortgages, \$71..... | 3,499 76 | |
| For expenses, except taxes, of banking house: | | |
| Repairs..... | 35 83 | |
| Insurance..... | 112 50 | |
| Other..... | 545 00 | |
| For expenses of other real estate, viz.: | | |
| Repairs..... | 16 80 | |
| Insurance..... | 198 95 | |
| Taxes..... | 581 50 | |
| Other..... | 65 58 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 1,798 96 | |
| | | <u>13,779 88</u> |
| Other payments, viz.: | | |
| Land contracts..... | \$6,000 00 | |
| Taxes on mortgaged property..... | 757 81 | |
| Teller's cash..... | 14 87 | |
| | | <u>6,772 68</u> |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 339,736 38 | |
| | | <u><u>\$1,739,128 73</u></u> |

STATISTICAL INFORMATION

| | | |
|--|--------------|-------------------|
| Number of open accounts January 1, 1917..... | 6,556 | |
| Number of accounts opened or reopened during the year.... | 934 | |
| Number of accounts closed during the year..... | 884 | |
| Amount deposited during the year, not including dividends credited for that period..... | \$903,572 71 | |
| Amount withdrawn during the year..... | 1,015,428 54 | |
| Amount of dividends credited and paid for the year, viz.: | | |
| July 1, 1916..... | \$73,832 04 | |
| January 1, 1917..... | 74,470 70 | |
| Paid but not credited..... | 1,240 94 | |
| | | <u>149,543 68</u> |
| Average amount of each account January 1, 1917..... | 596 35 | |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 | |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 | |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$191,974 69 | |
| Total expenses of the bank for the year 1916..... | 13,779 88 | |
| Dividends paid to depositors for the year 1916..... | 149,543 68 | |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 28,651 13 | |

PUTNAM COUNTY

109. PUTNAM COUNTY SAVINGS BANK, BREWSTER

[Main street; incorporated 1871]

ALEXANDER F. LOBDELL, President.
S. PIERRE FIELDS, Vice-President.

DAVID P. VAIL, Vice-President.
GEORGE H. REYNOLDS, Treasurer.

TRUSTEES

MYRON P. HOWES,
FREDERIC S. BARNUM,
DAVID P. VAIL,
L. STARR BARNUM,
ALEX. F. LOBDELL,

WILLIAM E. SMITH,
EMERSON W. ADDIS,
FRANK H. PADDOCK,
S. PIERRE FIELDS,
OSCAR BAILEY,

GEO. H. REYNOLDS,
DANIEL M. BARNES,
FRED. A. PURDY,
BENJAMIN O. NICHOLS,
JOHN R. YALE,
WM. A. FERRIS.

FINANCIAL RESOURCES

Bonds and mortgages..... \$728,950 00
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|---|---------------------|---------------------|------------------------------|
| Cities in other States..... | \$17,000 00 | \$17,385 70 | \$17,000 00 |
| Cities in this State..... | 183,887 17 | 195,719 32 | 188,532 20 |
| Counties in this State..... | 18,000 00 | 18,072 82 | 18,253 20 |
| Towns in this State..... | 22,000 00 | 23,240 97 | 23,065 00 |
| Villages in this State..... | 220,583 19 | 227,755 68 | 230,424 78 |
| School districts in this State | 68,150 00 | 71,195 26 | 71,486 05 |
| Railroad mortgage bonds.... | 20,000 00 | 18,600 00 | 15,250 00 |
| | <u>\$549,720 36</u> | <u>\$571,949 81</u> | <u>\$563,567 33</u> |
| Banking house and lot, book value, \$20,000; cost, \$20,230.22; actual cash value..... | | | 563,567 33 20,000 00 |
| Other real estate, book value, \$11,266.36; cost, \$11,266.36; actual cash value..... | | | 11,266 36 |
| Cash on deposit in banks or trust companies..... | | | 102,457 60 |
| Cash on hand..... | | | 8,326 84 |
| Total of collectible interest..... | | | 17,823 75 |
| Amount of all other assets, viz.: Rents accrued..... | | | 109 63 |
| | | | <u><u>\$1,452,501 51</u></u> |

LIABILITIES

Amount due depositors, viz.:

| | |
|---|------------------------------|
| Principal | \$1,340,078 29 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 25,195 38 |
| | <u>\$1,365,273 72</u> |
| Surplus on market value..... | 87,227 79 |
| | <u><u>\$1,452,501 51</u></u> |

Surplus on par value, \$73,380.82.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|--|-------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$50,690 35 |
| From depositors, not including dividends credited..... | 273,344 99 |
| From interest on loans, deposits and investments..... | 61,741 50 |
| From rents from banking house..... | 478 00 |

| | |
|--|--------------|
| From rents from other real estate..... | \$649 28 |
| From mortgages..... | 42,210 10 |
| From redemption of stocks and bonds..... | 31,115 00 |
| | <hr/> |
| | \$500,229 51 |
| | <hr/> |

PAYMENTS

| | |
|--|--------------|
| To depositors, including dividends paid to them..... | \$200,251 64 |
| For loans on bonds and mortgages..... | 154,750 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$20,000)..... | 20,600 00 |
| For interest (other than dividend payments to depositors)... | 370 69 |
| For current expenses of the bank, viz.: | |
| For salaries..... | \$3,118 00 |
| For taxes: Banking house, \$291.98; surplus, \$634.23; on mortgages, \$45 | 971 21 |
| For expenses, except taxes, of banking house: | |
| Repairs | 2 65 |
| Other | 269 68 |
| For expenses of other real estate, viz.: | |
| Repairs | 700 17 |
| Insurance | 186 44 |
| Taxes | 211 56 |
| Other | 21 49 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 1,119 83 |
| | <hr/> |
| | 6,521 03 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 6,951 71 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 110,784 44 |
| | <hr/> |
| | \$500,229 51 |
| | <hr/> |

STATISTICAL INFORMATION

| | |
|---|--------------|
| Number of open accounts January 1, 1917..... | 2,938 |
| Number of accounts opened or reopened during the year..... | 560 |
| Number of accounts closed during the year..... | 458 |
| Amount deposited during the year, not including dividends credited for that period..... | \$273,344 90 |
| Amount withdrawn during the year..... | 200,251 64 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$24,119 87 |
| January 1, 1917..... | 25,195 33 |
| | <hr/> |
| | 49,315 30 |
| Average amount of each account January 1, 1917..... | 450 09 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$63,334 91 |
| Total expenses of the bank for the year 1916..... | 6,521 03 |
| Dividends paid to depositors for the year 1916..... | 49,315 30 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 7,498 58 |
| | <hr/> |

QUEENS COUNTY

110. COLLEGE POINT SAVINGS BANK, COLLEGE POINT

[254 Second avenue; incorporated 1872]

WM. W. WEITLING, Vice-President. EDWIN P. ROE, Vice-President
 ALFRED H. SCHLESINGER, Vice-Pres. GEORGE W. GILLETTE, Secretary.

TRUSTEES

| | | |
|---------------------|--------------------|-------------------|
| FERDINAND MARTENS, | FRANK HUNOLD, | HENRY BOHNE, |
| WM. W. WEITLING, | EDWIN P. ROE, | GEORGE DUER, |
| A. H. SCHLESINGER, | WILLIAM F. RUHL, | WILLIAM SCHMIDT, |
| GEORGE W. GILLETTE, | H. C. POPPENHUSEN, | G. A. S. WIENERS. |

FINANCIAL.

RESOURCES

Bonds and mortgages..... \$922,880 00
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value | |
|--------------------------------|---------------------|---------------------|---------------------------|------------|
| State of California..... | \$10,000 00 | \$9,400 00 | \$10,200 00 | |
| Cities in other States..... | 129,350 00 | 135,211 08 | 132,943 50 | |
| Cities in this State..... | 142,000 00 | 146,700 62 | 139,580 00 | |
| Counties in this State..... | 10,000 00 | 10,855 70 | 11,900 00 | |
| Villages in this State..... | 28,731 24 | 39,550 27 | 39,732 49 | |
| School districts in this State | 56,200 00 | 59,445 57 | 59,559 00 | |
| Railroad mortgage bonds.... | 391,000 00 | 403,611 05 | 354,750 00 | |
| | <u>\$777,381 24</u> | <u>\$804,774 29</u> | <u>\$748,664 99</u> | 748,664 99 |

Banking house and lot, book value, \$19,624.80; cost, \$19,624.-
 80; actual cash value..... 19,624 80
 Other real estate book value, \$11,636.66; cost, \$11,636.66;
 actual cash value..... 11,636 66
 Cash on deposit in banks or trust companies..... 108,124 07
 Cash on hand..... 11,777 26
 Total of collectible interest..... 29,197 25

\$1,851,905 03

LIABILITIES

Amount due depositors, viz.:

Principal \$1,670,574 78
 Dividends credited or to be credited for the six
 months ending with December 31, 1916..... 31,213 98

\$1,701,788 76

Surplus on market value..... 150,116 27

\$1,851,905 03

Surplus on par value, \$178,832.52.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|--|--------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$109,912 59 |
| From depositors, not including dividends credited..... | 413,979 86 |
| From interest on loans, deposits and investments..... | 81,330 04 |
| From mortgages..... | 48,780 00 |
| From redemption of stocks and bonds..... | 1,600 00 |
| From stocks and bonds sold (total par value, \$39,000)..... | 42,100 00 |
| From real estate sold..... | 38,249 56 |

From all other sources, viz.:

| | | |
|--|----------|--------------|
| Land contracts | \$729 62 | |
| Telephone, notary, advertising, excess interest..... | 7 53 | |
| Mortgage satisfaction | 11 25 | |
| To hold against taxes..... | 200 00 | |
| Teller's cash over | 11 00 | |
| Revenue stamps, tax search, release and protest fees | 32 20 | |
| Profit on bonds sold..... | 36 55 | |
| Fire insurance premiums, refund..... | 10 00 | |
| | | \$1,038 21 |
| | | <hr/> |
| | | \$736,990 26 |
| | | <hr/> |

PAYMENTS

| | | |
|---|--------------|--------------|
| To depositors, including dividends paid to them..... | \$296,710 98 | |
| For loans on bonds and mortgages..... | 185,700 00 | |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$89,131.24)..... | 98,404 30 | |
| For interest (other than dividend payments to depositors)... | 966 70 | |
| For current expenses of the bank, viz.: | | |
| For salaries | \$6,238 00 | |
| For taxes: Banking house, \$86.66; surplus, \$1,185.76; | | |
| on mortgages, \$118.50..... | 1,390 92 | |
| For rent of banking rooms..... | 540 00 | |
| For other expenses, not including expenses of other | | |
| real estate nor other expenses of banking house.... | 606 53 | |
| | | 8,775 45 |
| For real estate acquired by foreclosure, or in settlement of | | |
| debts due the bank..... | | 11,636 66 |
| Other payments, viz.: | | |
| Telephone, notary, advertising, revenue stamps..... | \$6 70 | |
| Mortgage satisfaction | 11 25 | |
| Held against taxes returned..... | 200 00 | |
| Payment account, new bank building..... | 14,624 80 | |
| Excess interest returned..... | 1 09 | |
| Fire insurance premium..... | 10 00 | |
| Teller's cash, protest fees and releases..... | 41 00 | |
| | | 14,894 84 |
| Cash on hand and in banks or trust companies December 31, | | |
| 1916, after transactions of the day..... | | 119,901 33 |
| | | <hr/> |
| | | \$736,990 26 |
| | | <hr/> |

STATISTICAL INFORMATION

| | | |
|---|--------------|-----------|
| Number of open accounts January 1, 1917..... | 3,623 | |
| Number of accounts opened or reopened during the year.... | 400 | |
| Number of accounts closed during the year..... | 280 | |
| Amount deposited during the year, not including dividends | | |
| credited for that period..... | \$413,979 86 | |
| Amount withdrawn during the year..... | 296,710 98 | |
| Amount of dividends credited and paid for the year, viz.: | | |
| July 1, 1916..... | \$29,432 34 | |
| January 1, 1917..... | 31,213 98 | |
| | | 60,646 32 |
| Average amount of each account January 1, 1917..... | 469 72 | |
| Rate per cent. of dividends to depositors during the six months | | |
| ending June 30, 1916..... | | 4 |
| Rate per cent. of dividends to depositors during the six months | | |
| ending December 31, 1916..... | | 4 |
| Total earnings of the bank for the year 1916, after allowing | | |
| for amortization of premiums and discounts..... | \$80,062 84 | |
| Total expenses of the bank for the year 1916..... | 8,785 45 | |
| Dividends paid to depositors for the year 1916..... | 60,646 32 | |
| Net earnings for the year 1916 over expenses and dividends | | |
| paid to depositors..... | 10,631 07 | |
| | | <hr/> |

111. JAMAICA SAVINGS BANK, JAMAICA

[360 Fulton street; incorporated 1850]

WILLIAM A. WARNOCK, President.
WM. W. GILLEN, Vice-President.
STEPHEN RYDER, Vice-President.

J. TYLER WATTS, Treasurer.
MARTIN S. RAPELYE, Secretary.

TRUSTEES

| | | |
|---------------------|--------------------|----------------------|
| WILLIAM A. WARNOCK, | LEANDER B. FABER, | EDGAR DUBS SHIMER, |
| WILLIAM W. GILLEN, | GEORGE K. MEYNEN, | CHARLES E. TWOMBLY, |
| STEPHEN RYDER, | WILLETT C. DURAND, | A. JAMES VAN SICLEN, |
| J. TYLER WATTS, | WILLIAM L. WOOD, | STARR BRINCKERHOFF, |
| MARTIN S. RAPELYE, | ROBERT W. HIGBIE, | CLIFFORD M. TAPPEN. |

FINANCIAL

RESOURCES

Bonds and mortgages..... \$3,313,265 00
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--|-----------------------|-----------------------|------------------------|
| District of Columbia..... | \$10,000 00 | \$10,369 38 | \$10,400 00 |
| Cities in other States..... | 643,500 00 | 683,377 77 | 682,820 00 |
| Cities in this State..... | 1,123,264 10 | 1,187,762 63 | 1,136,190 69 |
| Counties in this State..... | 75,000 00 | 78,061 00 | 78,350 00 |
| Towns in this State..... | 20,000 00 | 20,000 00 | 20,200 00 |
| Villages in this State..... | 83,000 00 | 87,319 20 | 83,940 00 |
| School districts in this State | 48,500 00 | 49,778 40 | 48,500 00 |
| Railroad mortgage bonds.... | 190,000 00 | 181,106 25 | 184,850 00 |
| | <u>\$2,193,264 10</u> | <u>\$2,297,714 63</u> | <u>\$2,207,250 69</u> |
| Banking house and lot, book value, \$60,000; cost, \$71,899.81; actual cash value..... | | | 65,000 00 |
| Other real estate, book value, \$158,461.64; cost, \$163,847.73; actual cash value..... | | | 180,650 00 |
| Cash on deposit in banks or trust companies..... | | | 744,805 21 |
| Cash on hand..... | | | 42,433 71 |
| Total of collectible interest..... | | | 59,892 91 |
| Amount of all other assets, viz.: | | | |
| Rents due and accrued..... | | | \$193 50 |
| Insurance paid for mortgagors..... | | | 28 00 |
| | | | <u>257 10</u> |
| | | | <u>\$6,593,554 62</u> |

LIABILITIES

Amount due depositors, viz.:

| | |
|---|-----------------------|
| Principal..... | \$5,989,514 99 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 108,485 17 |
| | <u>\$6,098,000 16</u> |
| Surplus on market value..... | 495,554 46 |
| | <u>\$6,593,554 62</u> |

Surplus on par value, \$481,567.87.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|--|--------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$585,713 07 |
| From depositors, not including dividends credited..... | 1,789,297 60 |
| From interest on loans, deposits and investments..... | 272,328 79 |
| From rents from banking house..... | 4,914 00 |
| From rents from other real estate..... | 12,965 50 |
| From mortgages..... | 134,675 00 |
| From redemption of stocks and bonds..... | 18,000 00 |

From all other sources, viz:

| | | |
|--|--------|-----------------------|
| Sale of old furniture..... | \$6 00 | |
| Insurance paid for mortgagor..... | 14 00 | |
| Rebate on real estate transaction..... | 5 24 | |
| | | <u>\$25 24</u> |
| | | <u>\$2,817,919 20</u> |

PAYMENTS

| | | |
|---|----------------|-----------------------|
| To depositors, including dividends paid to them..... | \$1,339,016 35 | |
| For loans on bonds and mortgages..... | 326,850 00 | |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$315,000)..... | 324,497 24 | |
| For interest (other than dividend payments to depositors)... | 3,125 50 | |
| For current expenses of the bank, viz: | | |
| For salaries..... | \$10,243 35 | |
| For taxes: Banking houses, \$1,312.90; surplus, \$4,212.92..... | 5,525 72 | |
| For expenses, except taxes, of banking house: | | |
| Repairs..... | 783 95 | |
| Insurance..... | 26 70 | |
| Other..... | 4,277 93 | |
| For expenses of other real estate, viz: | | |
| Repairs..... | 2,404 34 | |
| Insurance..... | 303 97 | |
| Taxes..... | 3,120 48 | |
| Other..... | 4,378 07 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 1,842 74 | |
| | | 32,907 25 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 4,246 28 | |
| Other payments, viz: Insurance advanced..... | 37 60 | |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 787,238 92 | |
| | | <u>\$2,817,919 20</u> |

STATISTICAL INFORMATION

| | | |
|--|----------------|------------|
| Number of open accounts January 1, 1917..... | 12,140 | |
| Number of accounts opened or reopened during the year..... | 2,268 | |
| Number of accounts closed during the year..... | 1,210 | |
| Amount deposited during the year, not including dividends credited for that period..... | \$1,789,297 60 | |
| Amount withdrawn during the year..... | 1,339,016 35 | |
| Amount of dividends credited and paid for the year, viz: | | |
| July 1, 1916..... | \$102,322 71 | |
| January 1, 1917..... | 108,485 17 | |
| | | 210,807 88 |
| Average amount of each account January 1, 1917..... | 502 30 | |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 | |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 | |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$268,123 88 | |
| Total expenses of the bank for the year 1916..... | 32,907 25 | |
| Dividends paid to depositors for the year 1916..... | 210,807 88 | |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 44,408 75 | |

112. LONG ISLAND CITY SAVINGS BANK, LONG ISLAND CITY

[Bridge Plaza; incorporated 1875]

W. J. BURNETT, President.
 DANIEL S. JONES, Vice-President.
 BENJAMIN MOORE, Vice-President.

JARVIS S. HICKS, Secretary.
 ARTHUR WOODBURY, Asst. Secy.
 C. L. PAETZOLD, Asst. Treasurer.

TRUSTEES

WILLIAM J. BURNETT,
 D. S. JONES,
 A. T. PAYNE,
 J. HARVEY SMEDLEY,
 H. F. JONES,

D. G. MORRISON,
 L. P. DEXTER,
 W. H. SIEBRECHT,
 JOHN HARVEY,

BENJAMIN MOORE,
 H. K. LINES,
 JARVIS S. HICKS,
 C. CURTIS WOODRUFF.

FINANCIAL
RESOURCES

Bonds and mortgages..... \$5,438,135 00
 Stock and bond investments, viz:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value | |
|--|-----------------------|-----------------------|---------------------------|------------------------|
| State of New York | \$45,000 00 | \$45,761 13 | \$47,700 00 | |
| State of Louisiana | 40,000 00 | 42,479 12 | 42,400 00 | |
| State of Oklahoma | 25,000 00 | 25,387 50 | 25,750 00 | |
| Cities in other States | 537,500 00 | 567,497 39 | 581,310 00 | |
| Cities in this State..... | 1,251,742 50 | 1,275,804 72 | 1,278,766 50 | |
| Counties in this State..... | 438,445 00 | 454,206 67 | 450,402 23 | |
| Towns in this State..... | 83,500 00 | 84,982 51 | 86,390 00 | |
| Villages in this State..... | 672,329 32 | 688,983 38 | 690,997 61 | |
| School districts in this State | 239,100 00 | 245,218 27 | 245,905 00 | |
| Railroad mortgage bonds.... | 285,000 00 | 282,388 01 | 284,900 00 | |
| | <u>\$3,897,626 82</u> | <u>\$4,012,708 70</u> | <u>\$3,984,511 34</u> | 3,984,511 34 |
| Other real estate, book value, \$48,871.51; cost, \$48,871.51; actual cash value..... | | | | 48,871 51 |
| Cash on deposit in banks or trust companies..... | | | | 785,744 17 |
| Cash on hand..... | | | | 5,916 59 |
| Total of collectible interest..... | | | | 81,426 11 |
| | | | | <u>\$10,344,604 72</u> |

LIABILITIES

Amount due depositors, viz:

| | | |
|---|----------------|------------------------|
| Principal | \$9,187,894 53 | |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 165,121 00 | |
| | | \$9,353,015 62 |
| Surplus on market value..... | | 991,589 10 |
| | | <u>\$10,344,604 72</u> |

Surplus on par value, \$904,704.58.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|--|--------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$874,214 17 |
| From depositors, not including dividends credited..... | 3,525,225 97 |
| From interest on loans, deposits and investments..... | 467,090 20 |
| From rents from banking house..... | 85 00 |
| From rents from other real estate..... | 2,327 00 |
| From mortgages..... | 269,140 00 |
| From redemption of stocks and bonds..... | 90,555 00 |
| From stocks and bonds sold (total par value, \$20,000)..... | 20,933 62 |
| From real estate sold..... | 21,500 00 |

From all other sources, viz.:

| | | |
|---|----------|-----------------------|
| Advanced insurance premium repaid..... | \$30 00 | |
| Redemption judgments against State of New York..... | 4,961 83 | |
| | | \$5,051 83 |
| | | <u>\$5,276,122 79</u> |

PAYMENTS

| | | |
|--|----------------|-----------------------|
| To depositors, including dividends paid to them..... | \$2,434,257 34 | |
| For loans on bonds and mortgages..... | 1,314,525 00 | |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$617,304.32)..... | 642,070 82 | |
| For interest (other than dividend payments to depositors)... | 4,055 08 | |
| For current expenses of the bank, viz.: | | |
| For salaries..... | \$25,306 51 | |
| For taxes: Banking house, \$238.40; surplus, \$7,988.61; on mortgages, \$5,812..... | 14,089 01 | |
| For rent of banking rooms..... | 4,999 92 | |
| For expenses of other real estate, viz.: | | |
| Repairs..... | 3,024 60 | |
| Insurance..... | 102 25 | |
| Taxes..... | 788 56 | |
| Other..... | 303 04 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 3,515 60 | |
| | | 52,129 49 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | | 37,002 62 |
| Other payments, viz.: | | |
| Insurance premium advanced..... | \$90 00 | |
| Payment on forged signature..... | 331 68 | |
| | | 421 68 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | | 791,660 76 |
| | | <u>\$5,276,122 79</u> |

STATISTICAL INFORMATION

| | | |
|---|----------------|------------|
| Number of open accounts January 1, 1917..... | 24,637 | |
| Number of accounts opened or reopened during the year.... | 5,367 | |
| Number of accounts closed during the year..... | 3,027 | |
| Amount deposited during the year, not including dividends credited for that period..... | \$3,525,225 97 | |
| Amount withdrawn during the year..... | 2,434,257 34 | |
| Amount of dividends credited and paid for the year, viz.: | | |
| July 1, 1916..... | \$152,593 40 | |
| January 1, 1917..... | 165,121 09 | |
| | | 317,714 49 |
| Average amount of each account January 1, 1917..... | | 379 63 |
| Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate..... | 2 | |
| Total amount of such accounts..... | \$6,468 50 | |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 | |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 | |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$467,822 16 | |
| Total expenses of the bank for the year 1916..... | 61,961 17 | |
| Dividends paid to depositors for the year 1916..... | 317,714 40 | |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 88,146 50 | |

113. THE QUEENS COUNTY SAVINGS BANK, FLUSHING

[80 Main street; incorporated 1889]

WILLIAM T. JAMES, President.
 FRANK A. COLLINS, Vice-President.
 JOHN HEPBURN, Vice-President.

ABRAM C. HAGEMAN, Cashier.
 HENRY L. BOGERT, Treasurer.

TRUSTEES

HENRY L. BOGERT,
 LEWIS B. FRANKLIN,
 E. COVERT HULST,
 ABRAM C. HAGEMAN,
 EDGAR BOWNE,

JOHN HEPBURN,
 WILLIAM T. JAMES,
 FRANK A. COLLINS,
 GEORGE E. LEWIS,
 HARRISON S. MOORE,
 JAMES H. QUINLAN,

D. H. VANDEWATER,
 JAMES A. MACDONALD,
 DAVID MASTER,
 GEORGE O. HILDRETH,
 GILBERT W. ROBERTS.

FINANCIAL
RESOURCES

Bonds and mortgages..... \$2,617,325 00
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|-----------------------|-----------------------|---------------------------|
| Cities in other States..... | \$116,000 00 | \$123,653 00 | \$119,260 00 |
| Cities in this State..... | 295,000 00 | 317,897 59 | 296,320 00 |
| Towns in this State..... | 83,000 00 | 86,876 29 | 85,570 00 |
| Villages in this State..... | 195,000 00 | 207,205 29 | 204,419 50 |
| School districts in this State | 454,250 00 | 475,093 64 | 482,055 00 |
| Railroad mortgage bonds.... | 320,000 00 | 352,279 00 | 300,600 00 |
| | <u>\$1,463,250 00</u> | <u>\$1,573,004 81</u> | <u>\$1,488,224 50</u> |

1,488,224 50

Banking house and lot, book value, \$60,000; cost, \$63,765.88;
 actual cash value..... 60,000 00

Other real estate, book value, \$89,879.50; cost, \$89,879.50;
 actual cash value..... 89,879 50

Cash on deposit in banks or trust companies..... 380,417 96

Cash on hand..... 3,041 82

Total of collectible interest..... 34,550 53

\$4,673,430 31

LIABILITIES

Amount due depositors, viz.:

Principal \$4,341,171 36

Dividends credited or to be credited for the six
months ending with December 31, 1916..... 77,100 71\$4,318,271 97

Surplus on market value..... 355,167 34

\$4,673,430 31

Surplus on par value, \$330,192.84.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1,
 1916, before transactions of the day..... \$330,622 07

From depositors, not including dividends credited..... 1,373,852 91

From interest on loans, deposits and investments..... 213,984 74

From rents from other real estate..... 4,918 70

From mortgages..... 153,850 00

From redemption of stocks and bonds..... 8,550 00

From stocks and bonds sold (total par value, \$45,000)..... 46,395 00

From real estate sold..... 23,599 57

From all other sources, viz.:

Advanced taxes repaid..... \$853 96

Advanced insurance repaid..... 20 00

923 96\$2,156,606 95

PAYMENTS

| | |
|---|-----------------------|
| To depositors, including dividends paid to them..... | \$976,694 18 |
| For loans on bonds and mortgages..... | 355,075 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$383,000)..... | 405,094 63 |
| For interest (other than dividend payments to depositors)... | 3,799 17 |
| For current expenses of the bank, viz.: | |
| For salaries..... | \$8,341 67 |
| For taxes: Banking house, \$938.13; surplus, \$2,789.69. | 3,727 82 |
| For expenses, except taxes, of banking house: | |
| Repairs..... | 15 96 |
| Insurance..... | 21 11 |
| For expenses of other real estate, viz.: | |
| Repairs..... | 1,353 88 |
| Insurance..... | 523 44 |
| Taxes..... | 2,148 33 |
| Other..... | 2,018 63 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 3,322 76 |
| | 21,484 22 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 11,000 97 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 383,459 73 |
| | <u>\$2,156,696 95</u> |

STATISTICAL INFORMATION

| | |
|--|------------------|
| Number of open accounts January 1, 1917..... | 9,989 |
| Number of accounts opened or reopened during the year.... | 1,873 |
| Number of accounts closed during the year..... | 1,062 |
| Amount deposited during the year, not including dividends credited for that period..... | \$1,373,852 91 |
| Amount withdrawn during the year..... | 976,694 18 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$72,341 79 |
| January 1, 1917..... | 77,100 71 |
| | 149,442 50 |
| Average amount of each account January 1, 1917..... | 432 30 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$213,340 18 |
| Total expenses of the bank for the year 1916..... | 21,484 22 |
| Dividends paid to depositors for the year 1916..... | 149,442 50 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <u>42,413 46</u> |

RENSSELAER COUNTY

114. TROY SAVINGS BANK, TROY

[32-38 Second street; incorporated 1823]

WILLIAM H. SHIELDS, President.
THOMAS VAIL, Vice-President.

JAMES H. CALDWELL, Vice-President.
J. E. ANTHONY, Treasurer.

TRUSTEES

EDWARD C. GALE,
JAMES K. P. PINE,
THOMAS VAIL,
JAMES H. CALDWELL,
HARVEY S. MCLEOD,
WILLIAM H. SHIELDS,
WILLIAM M. SANFORD,

FRANK E. NORTON,
HENRY S. LUDLOW,
W. L. THOMPSON,
ELIAS P. MANN,
ALBERT E. CLUETT,
HERBERT S. IDE,

JOHN PAINE,
FRANK B. TWINING,
HENRY WHEELER,
PAUL COOK,
HOBART W. THOMPSON,
WILLIAM B. FREAR.

FINANCIAL RESOURCES

Bonds and mortgages..... \$2,937,240 50
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|-----------------------|-----------------------|---------------------------|
| United States | \$50,000 00 | \$59,203 12 | \$55 500 00 |
| State of New York..... | 204,000 00 | 214,970 00 | 226,640 00 |
| State of Tennessee | 300,000 00 | 306,783 88 | 328,900 00 |
| Cities in other States..... | 2,635,000 00 | 2,729,583 26 | 2,648,950 00 |
| Cities in this State..... | 2,232,533 30 | 2,245,840 53 | 2,301,204 30 |
| Counties in this State..... | 378,500 00 | 387,538 10 | 376,830 00 |
| Villages in this State..... | 83,000 00 | 83,065 50 | 82,400 00 |
| School districts in this State | 40,000 00 | 40,000 00 | 40,000 00 |
| Railroad mortgage bonds... | 2,755,000 00 | 2,864,817 01 | 2,609,620 00 |
| | <u>\$8,678,033 30</u> | <u>\$9,044,464 40</u> | <u>\$8,570,044 30</u> |

8,570,044 30

Banking house and lot, book value, \$120,000; cost, \$481,675;
actual cash value..... 120,000 00
Cash on deposit in banks or trust companies..... 652,535 57
Cash on hand..... 54,018 32
Total of collectible interest..... 155,349 60
Amount of all other assets, viz.:

Accrued rents \$93 75
Taxes and interest on mortgaged premises advanced..... 207 48

301 23

\$12,489,489 52

LIABILITIES

Amount due depositors, viz.: Principal.....\$11,128,306 10
Other liabilities, viz.: Dividends accrued on deposits to
January 1, 1917..... 95,425 22
Surplus on market value..... 1,265,758 20

\$12,489,489 52

Surplus on par value, \$1,373,747.20.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1916, before transactions of the day..... \$809,146 71
From depositors, not including dividends credited..... 1,699,493 46
From interest on loans, deposits and investments..... 504,148 56
From rents from banking house..... 4,741 67
From mortgages..... 338,709 50

| | |
|--|-----------------------|
| From redemption of stocks and bonds..... | \$114,160 55 |
| From stocks and bonds sold (total par value, \$275,000)..... | 283,450 00 |
| From all other sources, viz.: | |
| Redemption of judgment against State of New York..... | \$3,133 81 |
| Refund on surety bond..... | 7 81 |
| | <u>9,147 62</u> |
| | <u>\$3,762,998 07</u> |

PAYMENTS

| | |
|---|-----------------------|
| To depositors, including dividends paid to them..... | \$1,990,779 97 |
| For loans on bonds and mortgages..... | 323,600 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$670,000)..... | 685,713 32 |
| For interest (other than dividend payments to depositors)... | 8,545 12 |
| For current expenses of the bank, viz.: | |
| For salaries | \$17,012 33 |
| For taxes: Banking house, \$10,933.23; surplus, \$10,396.24; on mortgages, \$1.50..... | 21,331 02 |
| For expenses, except taxes, of banking house: | |
| Repairs | 701 53 |
| Insurance | 536 86 |
| Other | 2,117 67 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 5,909 54 |
| | <u>47,608 95</u> |
| Other payments, viz.: Taxes advanced on mortgaged premises | 196 82 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 700,553 89 |
| | <u>\$3,762,998 07</u> |

STATISTICAL INFORMATION.

| | |
|--|-------------------|
| Number of open accounts January 1, 1917..... | 19,094 |
| Number of accounts opened or reopened during the year..... | 3,152 |
| Number of accounts closed during the year..... | 2,503 |
| Amount deposited during the year, not including dividends credited for that period..... | \$1,699,493 46 |
| Amount withdrawn during the year..... | 1,990,779 97 |
| Amount of dividends credited and paid for the year, viz.: | |
| April 3, 1916..... | \$188,971 78 |
| October 3, 1916..... | 188,896 23 |
| | <u>377,868 11</u> |
| Average amount of each account January 1, 1917..... | 582 81 |
| Rate per cent. of dividends to depositors during the six months ending April 3, 1916..... | 3½ |
| Rate per cent. of dividends to depositors during the six months ending October 3, 1916..... | 3½ |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$493,875 15 |
| Total expenses of the bank for the year 1916..... | 47,608 95 |
| Dividends paid to depositors for the year 1916..... | 378,334 50 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <u>67,931 70</u> |

RICHMOND COUNTY

115. RICHMOND COUNTY SAVINGS BANK, WEST NEW BRIGHTON

[1619 Richmond terrace; incorporated 1886]

J. F. SMITH, President.

AZEL F. MERRELL, Vice-President.

BENEDICT PARKER, Vice-President.

F. W. TOMPKINS, Treasurer.

GEORGE H. TREDWELL, Secretary.

TRUSTEES

JOHN F. SMITH,
AZEL F. MERRELL,
BENEDICT PARKER,
GEORGE M. MATTHIUS,
FRANK W. TOMPKINS,
JOHN A. SNYDER,

HENRY P. MORRISON,
GEO. H. TREDWELL,
WM. J. DAVIDSON,
SAMUEL ECKSTEIN,
JOSEPH H. MALLOY,

ALBERT K. BUHL,
SAMUEL W. FANCHER,
MELVIN L. DECKER,
CHAS. E. SIMMONSON,
HARRY M. THAYER.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$1,047,574 75
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|---|---------------------|---------------------|---------------------------|
| State of New York..... | \$35,000 00 | \$36,862 50 | \$39,608 00 |
| State of Louisiana..... | 15,000 00 | 14,913 00 | 15,750 00 |
| Cities in other States..... | 25,000 00 | 26,475 00 | 26,360 00 |
| Cities in this State..... | 81,000 00 | 83,708 66 | 82,120 00 |
| Counties in this State..... | 5,500 00 | 5,960 00 | 5,945 00 |
| Villages in this State..... | 100,000 00 | 105,721 68 | 103,880 00 |
| School districts in this State | 43,440 00 | 44,953 66 | 44,390 00 |
| Railroad mortgage bonds.... | 236,080 00 | 232,594 50 | 220,560 00 |
| | <u>\$540,940 00</u> | <u>\$551,179 00</u> | <u>\$537,586 00</u> |
| | | | 537,595 00 |
| Banking house and lot, book value, \$15,000; cost, \$15,197.23; actual cash value..... | | | 15,000 00 |
| Other real estate, book value, \$3,138.94; cost, \$3,138.94; actual cash value..... | | | 3,138 94 |
| Cash on deposit in banks or trust companies..... | | | 276,995 88 |
| Cash on hand..... | | | 37,195 65 |
| Total of collectible interest..... | | | 12,604 52 |
| Amount of all other assets, viz.: Land contracts..... | | | 9,692 91 |
| | | | <u>\$1,939,797 65</u> |

LIABILITIES

Amount due depositors, viz.:

| | |
|---|-----------------------|
| Principal | \$1,790,472 32 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 31,865 88 |
| | <u>\$1,822,337 65</u> |
| Other liabilities, viz.: Due unknown depositors..... | 197 00 |
| Surplus on market value..... | 117,263 00 |
| | <u>\$1,939,797 65</u> |
| Surplus on par value, \$120,608. | |

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|--|--------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$170,079 71 |
| From depositors, not including dividends credited..... | 851,225 55 |
| From interest on loans, deposits and investments..... | 86,209 25 |

| | |
|--|---------------|
| From rents from banking house..... | \$468 00 |
| From mortgages | 55,150 00 |
| From redemption of stocks and bonds..... | 13,557 50 |
| From real estate sold..... | 6,000 00 |
| From all other sources, viz.: | |
| Insurance premiums, taxes, etc., advanced — refunded | \$78 90 |
| Land contracts | 227 00 |
| Amount due unknown depositors to cash account.... | 197 00 |
| Mortgage tax refund..... | 25 76 |
| | <u>538 74</u> |

\$1,183,228 75

PAYMENTS

| | |
|---|------------------|
| To depositors, including dividends paid to them..... | \$649,569 41 |
| For loans on bonds and mortgages..... | 105,874 75 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$89,000)..... | 87,576 25 |
| For interest (other than dividend payments to depositors)... | 898 35 |
| For current expenses of the bank, viz.: | |
| For salaries | \$6,321 00 |
| For taxes: Banking house, \$159.06; surplus, \$1,139.24; on mortgages, \$627..... | 1,925 39 |
| For expenses, except taxes, of banking house: | |
| Repairs | 82 57 |
| Insurance | 41 03 |
| Other | 48 40 |
| For expenses of other real estate, viz.: | |
| Repairs | 46 75 |
| Insurance | 90 60 |
| Taxes | 421 90 |
| Other | 719 47 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 1,902 01 |
| | <u>12,099 03</u> |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 4,233 94 |
| Other payments, viz.: | |
| Foreclosure expenses | \$875 49 |
| Purchase of plot for new building..... | 8,000 00 |
| | <u>8,875 49</u> |

| | |
|--|-----------------------|
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 314,191 53 |
| | <u>\$1,183,228 75</u> |

STATISTICAL INFORMATION

| | |
|--|------------------|
| Number of open accounts January 1, 1917..... | 6,010 |
| Number of accounts opened or reopened during the year..... | 1,054 |
| Number of accounts closed during the year..... | 521 |
| Amount deposited during the year, not including dividends credited for that period..... | \$851,225 55 |
| Amount withdrawn during the year..... | 649,569 41 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$29,457 18 |
| January 1, 1917..... | 31,865 33 |
| | <u>61,322 51</u> |
| Average amount of each account January 1, 1917..... | 297 91 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$88,168 86 |
| Total expenses of the bank for the year 1916..... | 18,012 02 |
| Dividends paid to depositors for the year 1916..... | 61,322 51 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <u>13,834 33</u> |

116. STATEN ISLAND SAVINGS BANK, STAPLETON

[81 Water street; incorporated 1864]

EDWARD C. BRIDGMAN, President.
 EDUARD C. MEURER, Vice-President.
 GEO. S. HUMPHREY, Vice-President.

HERMAN C. HAGEDORN, Cashier.
 GEO. C. HALL, Assistant Cashier.

TRUSTEES

E. C. BRIDGMAN,
 WILLY SONNTAG,
 W. HUDSON CLARK,
 FEDOR SCHMIDT,
 J. R. PEARSON,
 ERNST WEHNCKE,
 OTTO LINDEMANN,

PATRICK BRADY,
 ED. C. MEURER,
 CHAS. A. BRUNS,
 WILLIAM L. VOORHIS,
 EDMUND L. JUDSON,
 GEO. S. HUMPHREY,

J. EDW. STAKE,
 WM. J. WELSH,
 JOHN CARMICHAEL,
 OTTO J. THOMEN,
 CARL F. GRIESHABER,
 ERNEST R. MOODY,
 J. DWIGHT LEGGETT.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$3,278,731 50
 Stock and bond investments, viz.:

| Stocks and bonds | Par value | Original cost | Estimated market value |
|--------------------------------|-----------------------|-----------------------|------------------------|
| Cities in other States..... | \$349,000 00 | \$353,575 05 | \$353,500 00 |
| Cities in this State..... | 484,000 00 | 486,584 19 | 482,270 00 |
| Counties in this State..... | 124,000 00 | 130,769 00 | 124,480 00 |
| Towns in this State..... | 25,000 00 | 25,325 10 | 26,000 00 |
| Villages in this State..... | 27,000 00 | 27,308 94 | 27,570 00 |
| School districts in this State | 125,200 00 | 135,018 10 | 135,811 00 |
| Railroad mortgage bonds.... | 1,214,000 00 | 1,236,868 12 | 1,170,087 50 |
| | <u>\$2,348,200 00</u> | <u>\$2,395,448 50</u> | <u>\$2,319,718 50</u> |

2,319,718 50

Banking house and lot, book value, \$16,000; cost, \$49,192.47;
 actual cash value.....

49,192 47

Other real estate, book value, \$23,067.86; cost, \$23,067.86;
 actual cash value.....

23,035 00

Cash on deposit in banks or trust companies.....

378,536 64

Cash on hand.....

44,014 57

Total of collectible interest.....

106,549 23

Amount of all other assets, viz.: Insurance premiums advanced

302 51

\$6,200,080 42

LIABILITIES

Amount due depositors, viz.:

Principal \$5,626,695 47
 Dividends credited or to be credited for the six
 months ending with December 31, 1916..... 101,730 55

\$5,728,426 02

Other liabilities, viz.: Amounts held on account of taxes and
 interest

1,762 09

Surplus on market value.....

469,892 31

\$6,200,080 42

Surplus on par value, \$498,373.81.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1,
 1916, before transactions of the day..... \$403,981 74
 From depositors, not including dividends credited..... 2,003,724 49
 From interest on loans, deposits and investments..... 266,401 10
 From rents from banking house..... 4,777 74
 From rents from other real estate..... 988 00
 From mortgages 226,305 00
 From redemption of stocks and bonds..... 12,600 00
 From stocks and bonds sold (total par value, \$69,200)..... 68,515 00
 From real estate sold..... 6,165 00
 From all other sources, viz.:
 Insurance premiums \$660 44
 Account of taxes and interest..... 2,716 00
 Fire insurance 482 50
 Deposit on account of sale of real estate..... 220 00
 Repairs on mortgaged premises..... 235 00

| | | |
|----------------------------|----------|-----------------------|
| Receiver fees | \$250 00 | |
| Mortgage tax returned..... | 11 25 | |
| | | \$4,575 19 |
| | | <u>\$2,998,033 26</u> |

PAYMENTS

| | | |
|---|----------------|-----------|
| To depositors, including dividends paid to them..... | \$1,549,380 42 | |
| For loans on bonds and mortgages..... | 476,475 00 | |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$458,000)..... | 479,220 62 | |
| For interest (other than dividend payments to depositors) .. | 4,665 54 | |
| For current expenses of the bank, viz.: | | |
| For salaries | \$22,356 61 | |
| For taxes: Banking house, \$1,016.90; surplus, \$3,839.97; on mortgages, \$2,138..... | 7,022 87 | |
| For expenses, except taxes, of banking house: | | |
| Repairs | 1,863 69 | |
| Insurance | 121 38 | |
| Other | 2,070 75 | |
| For expenses of other real estate, viz.: | | |
| Repairs | 312 47 | |
| Insurance | 15 00 | |
| Taxes | 361 11 | |
| Other | 316 90 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 7,194 90 | |
| | | 41,635 58 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | | 11,159 64 |
| Other payments, viz.: | | |
| Insurance premiums | \$310 02 | |
| Fire insurance | 8,482 50 | |
| Interest and taxes..... | 2,187 73 | |
| Deposit, guarantees of payment, inheritance tax..... | 1,000 00 | |
| Deposit on account sale of real estate returned..... | 470 00 | |
| Receiver fees | 250 00 | |
| Repairs on real estate..... | 235 00 | |
| Teller's cash short..... | 10 00 | |
| | | 12,945 25 |

| | | |
|--|------------|-----------------------|
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 422,551 21 | |
| | | <u>\$2,998,033 26</u> |

STATISTICAL INFORMATION

| | | |
|---|----------------|------------|
| Number of open accounts January 1, 1917..... | 15,515 | |
| Number of accounts opened or reopened during the year.... | 2,469 | |
| Number of accounts closed during the year..... | 1,335 | |
| Amount deposited during the year, not including dividends credited for that period..... | \$2,003,724 49 | |
| Amount withdrawn during the year..... | 1,549,380 42 | |
| Amount of dividends credited and paid for the year, viz.: | | |
| July 1, 1916..... | \$96,263 67 | |
| January 1, 1917..... | 101,730 55 | |
| | | 197,994 22 |
| Average amount of each account January 1, 1917..... | 369 22 | |
| Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate..... | 1 | |
| Total amount of such accounts..... | \$3,336 18 | |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 | |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 | |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$284,251 88 | |
| Total expenses of the bank for the year 1916..... | 41,635 58 | |
| Dividends paid to depositors for the year 1916..... | 197,994 22 | |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 44,622 08 | |

SAINT LAWRENCE COUNTY

117. SAINT LAWRENCE COUNTY SAVINGS BANK, OGDENSBURG

[79 State street; incorporated 1909]

ANDREW IRVING, President.
R. H. HUTCHINGS, Vice-President.
G. C. MADILL, Vice-President.

JAMES E. KELLY, Treasurer.
C. D. RANGLES, Secretary.

TRUSTEES

ERNEST M. AKINS,
FRANK W. AMES,
FRANK CHAPMAN,
GEORGE F. DARROW,
ROBT. J. DONAHUE,
EDGAR B. ELETHORP,
JOHN T. HANNAN,
JOHN C. HOWARD,
FELIX HULSER,

RICHARD H. HUTCHINGS,
ANDREW IRVING,
WALTER G. KELLOGG,
JAMES E. KELLY,
SAMUEL W. LEONARD,
DENNIS LYNCH,
GRANT C. MADILL,
CHAS. D. RANGLES,

JOHN B. TYO,
GEO. E. VAN KENNEL,
JAMES M. WELLS,
ABNER D. WHITNEY,
DENNIS B. LUCEY,
WILLIAM B. WHITFORD,
THOMAS SPRATT,
JOSEPH W. FLEMING.

FINANCIAL RESOURCES

Bonds and mortgages..... \$435,118 61
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|---------------------|---------------------|---------------------------|
| State of Louisiana..... | \$5,000 00 | \$4,979 00 | \$5,350 00 |
| Cities in other States..... | 103,000 00 | 106,725 69 | 109,080 00 |
| Cities in this State..... | 117,463 68 | 118,523 39 | 119,905 68 |
| Counties in this State..... | 15,000 00 | 15,389 48 | 15,990 00 |
| Towns in this State..... | 23,200 00 | 24,054 16 | 24,747 00 |
| Villages in this State..... | 64,980 00 | 65,841 13 | 67,379 00 |
| School districts in this State | 35,500 00 | 36,139 10 | 36,700 00 |
| Railroad mortgage bonds... | 241,000 00 | 232,578 75 | 226,880 00 |
| | <u>\$605,143 68</u> | <u>\$604,216 70</u> | <u>\$605,691 68</u> |

| | |
|--|-----------------------|
| | 605,691 68 |
| Cash on deposit in banks or trust companies..... | 45,715 31 |
| Cash on hand..... | 871 94 |
| Total of collectible interest..... | 9,184 02 |
| | <u>\$1,096,581 56</u> |

LIABILITIES

Amount due depositors, viz.:

| | |
|---|-----------------------|
| Principal | \$1,035,969 03 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 16,614 41 |
| | <u>\$1,052,583 44</u> |
| Surplus on market value..... | 43,098 12 |
| | <u>\$1,096,581 56</u> |

Surplus on par value, \$43,450.12.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|--|-------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$81,028 94 |
| From depositors, not including dividends credited..... | 417,126 25 |
| From interest on loans, deposits and investments..... | 46,244 11 |
| From mortgages | 39,491 00 |

| | |
|--|--------------|
| From redemption of stocks and bonds..... | \$31,000 00 |
| From stocks and bonds sold (total par value \$28,000)..... | 28,872 50 |
| From all other sources, viz.: Refund of insurance premiums | 58 60 |
| | <hr/> |
| | \$623,731 40 |

PAYMENTS

| | |
|---|--------------|
| To depositors, including dividends paid to them..... | \$348,027 84 |
| For loans on bonds and mortgages..... | 78,612 52 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$143,500)..... | 141,510 53 |
| For interest (other than dividend payments to depositors) .. | 1,374 29 |
| For current expenses of the bank, viz.: | |
| For salaries | \$4,532 13 |
| For taxes: Surplus, \$362.50; on mortgages, \$68.75.... | 431 25 |
| For rent of banking rooms..... | 600 00 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 1,918 91 |
| | <hr/> |
| | 7,477 29 |
| Other payments, viz.: | |
| Insurance premiums paid on mortgaged property..... | \$75 65 |
| Suspense account (cash short)..... | 65 99 |
| | <hr/> |
| | 141 64 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 46,587 25 |
| | <hr/> |
| | \$623,731 40 |

STATISTICAL INFORMATION

| | |
|--|--------------|
| Number of open accounts January 1, 1917..... | 3,865 |
| Number of accounts opened or reopened during the year.... | 994 |
| Number of accounts closed during the year..... | 823 |
| Amount deposited during the year, not including dividends credited for that period..... | \$417,126 25 |
| Amount withdrawn during the year..... | 348,027 86 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$15,539 52 |
| January 1, 1917..... | 16,614 41 |
| Credited at other periods..... | 239 07 |
| | <hr/> |
| | 32,413 00 |
| Average amount of each account January 1, 1917..... | 272 34 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 3½ |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 3½ |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$45,836 75 |
| Total expenses of the bank for the year 1916..... | 7,477 29 |
| Dividends paid to depositors for the year 1916..... | 32,413 00 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors | 5,946 46 |

SCHENECTADY COUNTY

118. SCHENECTADY SAVINGS BANK, SCHENECTADY

[500 State street; incorporated 1834]

EVERETT SMITH, President.

H. W. DENNINGTON, Vice-President.

WM. L. PEARSON, Vice-President.

ALLEN W. JOHNSTON, Treasurer.

TRUSTEES

EVERETT SMITH,

ALLEN W. JOHNSTON,

GEORGE E. EMMONS,

WILLIAM L. PEARSON,

HERMAN V. MYNDERSE,

H. ROGER HEGEMAN,

H. W. DENNINGTON,

LEWIS A. SKINNER,

CHAS. S. WASHBURN,

HENRY BRADT,

F. W. MCCLELLAN,

JOHN G. BARRY,

WILLIAM DALTON,

FINANCIAL

RESOURCES

Bonds and mortgages \$5,253,407 11

Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value | |
|---|-----------------------|-----------------------|---------------------------|-----------------------|
| State of Alabama..... | \$25,000 00 | \$28,696 00 | \$25,750 00 | |
| State of Massachusetts..... | 50,000 00 | 49,000 00 | 47,500 00 | |
| Cities in other States..... | 1,187,380 00 | 1,217,124 98 | 1,172,679 00 | |
| Cities in this State..... | 1,237,343 28 | 1,274,648 72 | 1,255,770 23 | |
| Counties in this State..... | 478,750 00 | 502,924 70 | 494,795 00 | |
| Towns in this State..... | 55,000 00 | 55,491 21 | 56,200 09 | |
| Villages in this State..... | 221,100 00 | 224,281 77 | 228,110 00 | |
| School districts in this State | 34,000 00 | 35,256 12 | 35,700 00 | |
| Railroad mortgage bonds... | 125,000 00 | 118,687 50 | 107,500 00 | |
| | <u>\$3,413,573 28</u> | <u>\$3,504,110 00</u> | <u>\$3,424,004 23</u> | 3,424,004 23 |
| Banking house and lot, book value, \$100,000; cost, \$76,050.27; actual cash value | | | | 76,050 27 |
| Other real estate, book value, \$5,500; cost, \$6,576.03; actual cash value | | | | 5,500 00 |
| Cash on deposit in banks or trust companies..... | | | | 568,899 91 |
| Cash on hand..... | | | | 189,984 61 |
| Total of collectible interest..... | | | | 140,893 08 |
| | | | | <u>\$9,658,739 21</u> |

LIABILITIES

Amount due depositors, viz.:

| | | |
|---|----------------|-----------------------|
| Principal | \$8,992,686 08 | |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 141,815 32 | \$9,134,531 40 |
| Other liabilities, viz.: Junior Department (without interest) | 162 22 | |
| Surplus on market value..... | 524,045 59 | |
| | | <u>\$9,658,739 21</u> |

Surplus on par value, \$513,614.62.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|---|--------------|
| Cash on hand and in banks or trust companies January 1, 1916 before transactions of the day..... | \$753,220 11 |
| From depositors, not including dividends credited..... | 3,661,730 68 |
| From interest on loans, deposits and investments..... | 382,643 95 |
| From mortgages | 131,726 25 |
| From redemption of stocks and bonds..... | 97,733 59 |
| From stocks and bonds sold (total par value, \$150,000).... | 129,000 00 |
| From real estate sold..... | 3,132 09 |

From all other sources, viz.:

| | | |
|---|----------|------------|
| Junior department | \$263 21 | |
| Correction of interest credited..... | 3 31 | |
| Accrued interest on bonds purchased..... | 437 50 | |
| Mortgage loans, taxes, insurance premiums and interest advanced | 969 62 | |
| Exchange on travelers' checks..... | 6 30 | |
| | | \$1,679 94 |

\$5,160,866 61

PAYMENTS

| | |
|---|----------------|
| To depositors, including dividends paid to them..... | \$2,826,934 57 |
| For loans on bonds and mortgages..... | 745,200 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$736,154.35) | 763,520 58 |
| For interest (other than dividend payments to depositors) .. | 7,725 75 |
| For current expenses of the bank, viz.: | |

| | |
|--|-------------|
| For salaries | \$32,822 28 |
| For taxes: Banking house, \$3,133.45; surplus, \$4,209.23 .. | 7,342 73 |
| For expenses, except taxes, of banking house: Insurance | 231 00 |
| For expenses of other real estate, viz.: | |
| Repairs | 6 40 |
| Insurance | 27 75 |
| Taxes | 383 45 |
| Other | 740 08 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 10,244 06 |

51,802 74

| | |
|--|----------|
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 5,500 00 |
|--|----------|

Other payments, viz.:

| | |
|--|----------|
| Junior department | \$269 29 |
| Correction of interest..... | 28 22 |
| Mortgage loan, taxes, search and insurance premiums advanced | 718 75 |
| Protest fees | 1 60 |
| Revenue stamp | 2 00 |
| Real estate account..... | 132 09 |
| Suspense | 146 00 |
| Error of remittance on bonds..... | 50 |

1,298 45

| | |
|--|------------|
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 758,884 52 |
|--|------------|

\$5,160,866 61

STATISTICAL INFORMATION

| | |
|--|----------------|
| Number of open accounts January 1, 1917..... | 39,493 |
| Number of accounts opened or reopened during the year..... | 9,612 |
| Number of accounts closed during the year..... | 4,722 |
| Amount deposited during the year, not including dividends credited for that period..... | \$3,661,730 68 |
| Amount withdrawn during the year..... | 2,826,934 57 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$131,610 09 |
| January 1, 1917..... | 141,846 32 |
| | 273,455 41 |
| Average amount of each account January 1, 1917..... | 227 70 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 3½ |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 3½ |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$381,214 52 |
| Total expenses of the bank for the year 1916..... | 51,802 74 |
| Dividends paid to depositors for the year 1916..... | 273,455 41 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors | 55,956 37 |

SENECA COUNTY

119. THE SENECA FALLS SAVINGS BANK, SENECA FALLS

[39 Fall street; incorporated 1870]

T. JEFFERSON YAWGER, President. HORACE D. KNIGHT, Vice-President.
ELIAS LESTER, Vice-President. EDWARD W. ADDISON, Treasurer.
S. ROMAYNE SOMERS, Asst. Treas.

TRUSTEES

| | | |
|---|---|---|
| EDWARD W. ADDISON, HAMILTON GARNSEY, CHAS. F. HAMMOND, HORACE D. KNIGHT, | ELIAS LESTER, FRED MAIER, CARL W. MAIER, C. A. MACDONALD, HENRY R. MICKS, | CHAS. S. SANDERSON, FRED L. STORY, ALBERT P. HANEY, T. JEFFERSON YAWGER. |
|---|---|---|

FINANCIAL RESOURCES

Bonds and mortgages..... \$396,507 00
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--|--------------|------------------|---------------------------|
| State of Arizona..... | \$5,000 00 | \$5,103 25 | \$5,250 00 |
| State of Mississippi..... | 10,000 00 | 10,355 00 | 10,000 00 |
| Cities in other States..... | 26,900 00 | 26,667 60 | 26,940 00 |
| Cities in this State..... | 36,000 00 | 36,427 47 | 36,400 00 |
| Counties in this State..... | 28,404 50 | 28,946 50 | 29,310 04 |
| Towns in this State..... | 9,500 00 | 9,609 07 | 9,615 00 |
| Villages in this State..... | 146,500 00 | 149,948 18 | 151,467 50 |
| School districts in this State..... | 20,320 00 | 31,052 68 | 30,300 00 |
| Railroad mortgage bonds... | 236,000 00 | 241,682 20 | 219,179 00 |
| | \$527,784 50 | \$539,791 93 | \$517,352 54 |
| Other real estate, book value, \$8,000; cost, \$11,485.15; actual cash value | | | 11,485 15 |
| Cash on deposit in banks or trust companies..... | | | 129,370 75 |
| Cash on hand..... | | | 4,490 44 |
| Total of collectible interest..... | | | 12,235 24 |
| Amount of all other assets, viz.: Land contract..... | | | 550 00 |
| | | | \$1,072,100 12 |

LIABILITIES

Amount due depositors, viz.:

| | |
|--|----------------|
| Principal | \$96,536 84 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 18,255 29 |
| Surplus on market value..... | \$1,004,786 13 |
| | 67,313 99 |
| | \$1,072,100 12 |

Surplus on par value, \$77,745.95.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|---|--------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$126,864 43 |
| From depositors, not including dividends credited..... | 325,032 12 |
| From interest on loans, deposits and investments..... | 46,512 04 |
| From rents from other real estate..... | 461 18 |
| From mortgages | 32,980 13 |
| From redemption of stocks and bonds..... | 38,244 43 |
| From loans paid..... | 4,958 35 |

From all other sources, viz.:

| | | |
|---|---------|---------------------|
| Collection and exchange..... | \$12 41 | |
| Insurance premium and taxes advanced..... | 84 50 | |
| | | \$96 91 |
| | | <u>\$575,149 59</u> |

PAYMENTS

| | | |
|--|------------|--------------|
| To depositors, including dividends paid to them..... | | \$320,987 37 |
| For loans on bonds and mortgages..... | | 92,265 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$20,000)..... | | 18,862 50 |
| For interest (other than dividend payments to depositors) .. | | 128 61 |
| For current expenses of the bank, viz.: | | |
| For salaries | \$4,260 00 | |
| For taxes: Surplus, \$392.21; on mortgages, \$359.50.. | 751 71 | |
| For rent of banking rooms..... | 400 00 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 596 13 | |
| | | 6,006 84 |

Other payments, viz.:

| | | |
|--|------------|---------------------|
| Loss | \$3,037 90 | |
| Error in July dividend..... | 1 18 | |
| | | 3,039 08 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | | 133,860 19 |
| | | <u>\$575,149 59</u> |

STATISTICAL INFORMATION

| | |
|--|--------------|
| Number of open accounts January 1, 1917..... | 3,195 |
| Number of accounts opened or reopened during the year.... | 586 |
| Number of accounts closed during the year..... | 540 |
| Amount deposited during the year, not including dividends credited for that period..... | \$325,032 12 |
| Amount withdrawn during the year..... | 320,987 37 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$18,048 16 |
| January 1, 1917..... | 18,256 29 |
| | 36,303 45 |
| Average amount of each account January 1, 1917..... | 314 48 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$46,266 77 |
| Total expenses of the bank for the year 1916..... | 6,006 84 |
| Dividends paid to depositors for the year 1916..... | 36,303 45 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors | 3,956 48 |

SUFFOLK COUNTY

120. RIVERHEAD SAVINGS BANK, RIVERHEAD

[Main street; incorporated 1872]

CHAS. M. BLYDENBURGH, President.
GEORGE M. VAIL, Vice-President.

USHER B. HOWELL, Secretary.
OTIS G. PIKE, Assistant Secretary.

TRUSTEES

TIMOTHY M. GRIFFING,
GEORGE W. COOPER,
C. M. BLYDENBURGH,
GEORGE M. VAIL,
USHER B. HOWELL,
JOSEPH M. BELFORD,
THAD. N. BENJAMIN,

OTIS G. PIKE,
HENRY H. PRESTON,
ERASTUS F. POST,
NAT. S. TITHILL,
GEORGE H. PERKINS,
F. PORTER HOWELL,
JACOB MEYER,

FRANK H. WELLS,
O. EDMUND GRISWOLD,
ELBERT M. DAVIS,
ABRAHAM S. POST,
WILLIS D. VAN BRUNT,
GILBERT D. ROGERS,
EDWIN D. FISHEL,

FINANCIAL- RESOURCES

Bonds and mortgages..... \$4,754,271 71
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|-----------------------|-----------------------|---------------------------|
| Cities in other States..... | \$240,000 00 | \$207,347 70 | \$237,250 00 |
| Cities in this State..... | 563,500 00 | 484,193 02 | 590,414 70 |
| Counties in this State..... | 20,000 00 | 20,135 80 | 20,500 00 |
| Towns in this State..... | 147,000 00 | 173,854 05 | 155,605 00 |
| Villages in this State..... | 212,856 48 | 217,517 08 | 220,152 30 |
| School districts in this State | 39,188 00 | 30,435 42 | 386,528 58 |
| Railroad mortgage bonds... | 200,000 00 | 220,512 50 | 179,300 00 |
| | <u>\$1,808,544 48</u> | <u>\$1,903,995 57</u> | <u>\$1,850,150 58</u> |

1,850,150 58

Banking house and lot, book value, \$25,000; cost, \$50,043.29;
actual cash value..... 25,000 00
Other real estate, book value, \$84,974.73; cost, \$84,974.73;
actual cash value..... 84,974 73
Cash on deposit in banks or trust companies..... 837,118 63
Cash on hand..... 40,138 45
Total of collectible interest..... 82,695 68

\$7,674,349 78

LIABILITIES

Amount due depositors, viz.:

Principal..... \$6,323,647 83
Dividends credited or to be credited for the six
months ending with December 31, 1916..... 127,016 79

\$6,450,664 62

Surplus on market value..... 1,223,685 16

\$7,674,349 78

Surplus on par value, \$1,182,079.06.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1916, before transactions of the day..... \$711,468 61
From depositors, not including dividends credited..... 1,151,586 05
From interest on loans, deposits and investments..... 372,218 44
From rents from banking house..... 2,895 00
From rents from other real estate..... 3,569 45
From mortgages..... 298,479 08
From redemption of stocks and bonds..... 53,288 32
From real estate sold..... 20,319 20

\$2,622,824 15

PAYMENTS

| | |
|--|-----------------------|
| To depositors, including dividends paid to them..... | \$927,607 52 |
| For loans on bonds and mortgages..... | 697,504 67 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$60,200)..... | 62,609 70 |
| For interest (other than dividend payments to depositors)... | 567 73 |
| For current expenses of the bank, viz.: | |
| For salaries | \$15,262 85 |
| For taxes: Banking house, \$1,298.26; surplus, \$11,069.88; on mortgages, \$1,737.25..... | 14,125 39 |
| For expenses, except taxes, of banking house: | |
| Repairs | 293 41 |
| Other | 2,081 03 |
| For expenses of other real estate, viz.: | |
| Repairs | 902 20 |
| Insurance | 125 37 |
| Taxes | 1,641 53 |
| Other | 491 21 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 2,658 21 |
| | 37,581 20 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 19,696 25 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 877,257 08 |
| | <u>\$2,622,824 15</u> |

STATISTICAL INFORMATION

| | |
|--|----------------|
| Number of open accounts January 1, 1917..... | 9,498 |
| Number of accounts opened or reopened during the year..... | 1,061 |
| Number of accounts closed during the year..... | 704 |
| Amount deposited during the year, not including dividends credited for that period..... | \$1,151,586 05 |
| Amount withdrawn during the year..... | 927,607 52 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$122,688 66 |
| January 1, 1917..... | 127,016 79 |
| | 249,705 45 |
| Average amount of each account January 1, 1917..... | 679 16 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 and 4½ |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 and 4½ |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$370,756 48 |
| Total expenses of the bank for the year 1916..... | 39,319 63 |
| Dividends paid to depositors for the year 1916..... | 249,705 45 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 81,731 40 |

121. SAG HARBOR SAVINGS BANK, SAG HARBOR

[Main street; incorporated 1860]

HERVEY T. HEDGES, President.

EVERETT L. TINDALL, Treasurer.

WM. R. REIMAN, Vice-President.

JOHN Y. CORWIN, Asst. Treasurer.

CLIFFORD J. FOSTER, Vice-President.

TRUSTEES

JOHN H. HUNT,
HERVEY T. HEDGES,
OLIVER H. NICKERSON,
HENRY F. COOK,
WILLIAM C. GREENE,
EVERETT L. TINDALL,
WILLIAM R. REIMAN,
OLIN M. EDWARDS,
JOHN Y. CORWIN,
CASPER SCHAEFER,

JOHN M. WOODWARD,
BURTON D. CORWIN,
ED. B. HILL,
FRANK W. CORWIN,
ADDISON M. COOK,
EDWARD A. HILDRETH,
WILLIAM D. HALSEY,
EDGAR A. HILDRETH,
CHARLES W. RACKETT,

CHAS. W. RACKETT, Jr.,
HENRY SCHWENK,
J. H. MULFORD,
NELSON C. OSBORNE,
JONATHAN BAKER,
WILLIAM H. PIERSON,
BENJ. F. ROGERS,
CLIFFORD J. FOSTER,
WM. H. BARNES,
J. HERVEY TOPPING.

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$1,412,975 00
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|---------------------|---------------------|---------------------------|
| Cities in other States..... | \$151,000 00 | \$160,661 30 | \$152,640 00 |
| Cities in this State..... | 65,000 00 | 67,363 81 | 62,590 00 |
| Counties in this State..... | 25,000 00 | 26,705 00 | 24,850 00 |
| Towns in this State..... | 24,000 00 | 25,368 00 | 23,440 00 |
| Villages in this State..... | 45,200 00 | 45,483 50 | 45,720 00 |
| School districts in this State | 100,400 00 | 107,847 28 | 110,245 00 |
| Railroad mortgage bonds... | 190,000 00 | 195,562 50 | 179,250 00 |
| | <u>\$600,600 00</u> | <u>\$627,981 39</u> | <u>\$569,735 00</u> |

589,735 00

Banking house and lot, book value, \$32,500; cost, \$47,515.56;
actual cash value..... 32,500 00
Other real estate, book value, \$109,522.57; cost, \$111,358.52;
actual cash value..... 109,522 57
Cash on deposit in banks or trust companies..... 251,298 07
Cash on hand..... 17,181 83
Total of collectible interest..... 36,339 74
Amount of all other assets, viz.:

| | |
|----------------------------------|------------|
| Taxes advanced | \$3,787 33 |
| Insurance premiums advanced..... | 1,515 50 |
| Rents accrued | 43 75 |

5,346 58

\$2,454,898 79**LIABILITIES**

Amount due depositors, viz.:

| | |
|---|-----------------------|
| Principal | \$2,180,394 94 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 41,180 45 |
| | <u>\$2,221,575 39</u> |
| Surplus on market value..... | 233,323 40 |
| | <u>\$2,454,898 79</u> |

Surplus on par value, \$244,188.40.

**CASH TRANSACTIONS DURING THE YEAR 1916
RECEIPTS**

| | |
|--|--------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$212,059 42 |
| From depositors, not including dividends credited..... | 423,502 18 |
| From interest on loans, deposits and investments..... | 105,941 60 |
| From rents from banking house..... | 1,006 73 |

| | |
|--|-----------------|
| From rents from other real estate..... | \$799 00 |
| From mortgages..... | 102,615 00 |
| From redemption of stocks and bonds..... | 16,700 00 |
| From real estate sold..... | 1,225 00 |
| From all other sources, viz: | |
| Insurance premium advanced..... | \$350 24 |
| Taxes advanced..... | 291 22 |
| Deficiency judgment..... | 30 00 |
| Redemption of judgments against the State of New York..... | 5,983 66 |
| | <u>6,655 12</u> |

\$870,594 05

PAYMENTS

| | |
|--|--------------|
| To depositors, including dividends paid to them..... | \$351,515 63 |
| For loans on bonds and mortgages..... | 171,550 00 |
| For interest (other than dividend payments to depositors)... | 191 52 |
| For current expenses of the bank, viz.: | |

| | |
|--|------------|
| For salaries..... | \$4,980 00 |
| For taxes: Banking house, \$639.33; surplus, \$2,065.79; on mortgages, \$660.50..... | 3,365 62 |
| For expenses, except taxes, of banking house: | |
| Repairs..... | 661 19 |
| Insurance..... | 15 93 |
| Other..... | 327 00 |
| For expenses of other real estate, viz.: | |
| Repairs..... | 1,050 78 |
| Insurance..... | 160 90 |
| Taxes..... | 2,646 48 |
| Other..... | 169 21 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 1,522 61 |

14,819 82

| | |
|--|-----------|
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 58,667 95 |
|--|-----------|

Other payments, viz:

| | |
|---------------------------------|------------|
| Insurance premium advanced..... | \$1,620 55 |
| Taxes advanced..... | 3,748 68 |

5,369 23

| | |
|--|---------------------|
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 268,479 90 |
| | <u>\$870,594 05</u> |

STATISTICAL INFORMATION

| | |
|---|--------------|
| Number of open accounts January 1, 1917..... | 4,320 |
| Number of accounts opened or reopened during the year..... | 417 |
| Number of accounts closed during the year..... | 318 |
| Amount deposited during the year, not including dividends credited for that period..... | \$423,502 18 |
| Amount withdrawn during the year..... | 351,515 63 |
| Amount of dividends credited and paid for the year, viz: | |

| | |
|----------------------|-------------|
| July 1, 1916..... | \$39,761 47 |
| January 1, 1917..... | 41,180 45 |

80,941 92

| | |
|---|--------|
| Average amount of each account January 1, 1917..... | 514 25 |
|---|--------|

| | |
|---|---|
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
|---|---|

| | |
|---|---|
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
|---|---|

| | |
|--|--------------|
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$110,668 68 |
|--|--------------|

| | |
|---|-----------|
| Total expenses of the bank for the year 1916..... | 14,819 82 |
|---|-----------|

| | |
|---|-----------|
| Dividends paid to depositors for the year 1916..... | 80 941 92 |
|---|-----------|

| | |
|--|-----------|
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 14,906 94 |
|--|-----------|

122. THE SOUTHOLD SAVINGS BANK, SOUTHOLD

[Main street; incorporated 1868]

HENRY W. PRINCE, President.

FREDERICK K. TERRY, Asst. Treas.

CLARENCE C. MILES, Vice-President.

RENSSELAER G. TERRY, Asst. Treas.

H. HOWARD HUNTING, Treasurer.

TRUSTEES

FREDERICK K. TERRY,
HENRY W. PRINCE,
H. HOWARD HUNTING,
ABRAHAM F. LOWERRE,
WILLIAM H. TERRY,
JOSEPH N. HALLOCK,

CHAS. GILDERSLEEVE,
WILLIAM A. FLEET,
FRANKLIN F. OVERTON,
GEORGE H. TERRY,
JOHN J. BARTLETT,

CLARENCE C. MILES,
JOHN H. BROWN,
EDWARD W. LATHAM,
JOSIAH C. CASE,
RALPH G. DUVALL,
GEORGE V. PRESTON.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$3,678,506 63
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|-----------------------|-----------------------|---------------------------|
| Cities in other States..... | \$61,000 00 | \$64,371 18 | \$65,400 00 |
| Cities in this State..... | 255,500 00 | 271,858 41 | 258,885 00 |
| Towns in this State..... | 293,184 44 | 311,237 13 | 296,567 45 |
| Villages in this State..... | 739,903 25 | 768,173 28 | 757,466 91 |
| School districts in this State | 350,682 00 | 369,505 60 | 362,988 33 |
| Railroad mortgage bonds... | 75,000 00 | 76,812 50 | 74,000 00 |
| | <u>\$1,775,269 69</u> | <u>\$1,861,958 10</u> | <u>\$1,815,297 68</u> |

1,815,297 68

Banking house and lot, book value, \$14,500; cost, \$22,184.16;
actual cash value..... 14,500 00
Other real estate, book value, \$76,725.84; cost, \$91,705.37;
actual cash value..... 77,666 59
Cash on deposit in banks or trust companies..... 346,591 57
Cash on hand..... 46,004 52
Total of collectible interest..... 66,509 21
Amount of all other assets, viz.: Insurance premiums and
taxes advanced..... 816 69

\$6,045,892 89

LIABILITIES

Amount due depositors, viz.:

Principal \$5,073,580 45
Dividends credited or to be credited for the six
months ending with December 31, 1916..... 102,307 94
Surplus on market value..... \$5,175,898 39
869,994 50

\$6,045,892 89

Surplus on par value, \$829,966.51.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1916, before transactions of the day..... \$462,518 24
From depositors, not including dividends credited..... 765,782 08
From interest on loans, deposits and investments..... 278,738 73
From rents from banking house..... 104 00
From rents from other real estate..... 3,798 95
From mortgages..... 233,623 37
From redemption of stocks and bonds..... 89,528 05
From real estate sold..... 8,150 00
From all other sources, viz.: Insurance premium and taxes
refunded 1,216 48
\$1,843,459 90

PAYMENTS

| | |
|---|-----------------------|
| To depositors, including dividends paid to them..... | \$619,967 68 |
| For loans on bonds and mortgages..... | 632,800 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$148,500)..... | 154,849 63 |
| For interest (other than dividend payments to depositors)... | 1,294 60 |
| For current expenses of the bank, viz.: | |
| For salaries..... | \$10,976 00 |
| For taxes: Banking house, \$262.89; surplus, \$7,935.92; on mortgages, \$2,908.50..... | 11,097 31 |
| For expenses, except taxes, of banking house: | |
| Repairs..... | 166 73 |
| For expenses of other real estate, viz.: | |
| Repairs..... | 2,622 92 |
| Insurance..... | 171 78 |
| Taxes..... | 1,983 01 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 3,483 62 |
| | 30,501 37 |
| For real estate acquired by foreclosure, or in settlement of debits due the bank..... | 10,358 99 |
| Other payments, viz.: Insurance premiums and taxes advanced..... | 1,291 54 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 392,596 09 |
| | <u>\$1,843,459 00</u> |

STATISTICAL INFORMATION

| | |
|---|---------------------|
| Number of open accounts January 1, 1917..... | 6,720 |
| Number of accounts opened or reopened during the year..... | 664 |
| Number of accounts closed during the year..... | 337 |
| Amount deposited during the year, not including dividends credited for that period..... | \$765,782 08 |
| Amount withdrawn during the year..... | 619,967 68 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$98,676 87 |
| January 1, 1917..... | 102,307 94 |
| | 200,984 81 |
| Average amount of each account January 1, 1917..... | 770 22 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 and $\frac{4}{2}$ |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 and $\frac{4}{2}$ |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$280,737 11 |
| Total expenses of the bank for the year 1916..... | 30,501 37 |
| Dividends paid to depositors for the year 1916..... | 200,984 81 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 49,250 93 |

123. THE UNION SAVINGS BANK OF PATCHOGUE, PATCHOGUE

[Ocean avenue; incorporated 1896]

JOSEPH BAILEY, President.
 WILLIAM A. HULSE, Vice-President.
 EMERSON G. TERRELL, Vice-Pres.

WALTER S. ROSE, Secretary.
 E. JOHANKNECHT, Jr., Asst. Secy.

TRUSTEES

WALTER H. JAYCOX,
 JOSEPH BAILEY,
 EMERSON G. TERRELL,
 ARTHUR H. TERRY,
 NELSON MCBRIDE,
 MILTON G. WIGGINS,
 ALDEN J. WOODRUFF,
 GELSTON G. ROE,

GEORGE B. HOWELL,
 WILLIAM A. HULSE,
 JOSIAH ROBBINS,
 WINFIELD S. BENNETT,
 JOHN T. DARE,
 RALPH B. DAYTON,
 E. EUGENE HAWKINS,
 E. JOHANKNECHT, Jr.,
 FRANCIS GERBER,

JACOB OCKERS,
 JULIUS HAUSER,
 ROBT. S. PELLETREAU,
 ARTHUR M. SWEEZEY,
 JOSEPH T. LOSSE,
 RILEY P. HOWELL,
 WALTER S. ROSE,
 JOHN J. ROE.

FINANCIAL
RESOURCES

Bonds and mortgages..... \$2,032,724 00
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|---------------------|---------------------|---------------------------|
| State of New York..... | \$30,000 00 | \$32,175 00 | \$34,800 00 |
| Cities in other States..... | 133,000 00 | 139,886 86 | 140,960 00 |
| Cities in this State..... | 126,000 00 | 140,673 05 | 141,517 50 |
| Counties in this State..... | 25,000 00 | 26,687 50 | 27,500 00 |
| Towns in this State..... | 16,900 00 | 17,715 03 | 17,998 50 |
| Villages in this State..... | 219,650 00 | 226,786 86 | 226,391 75 |
| School districts in this State | 150,500 00 | 152,964 93 | 155,587 75 |
| Railroad mortgage bonds... | 215,000 00 | 222,284 55 | 218,220 00 |
| | <u>\$926,050 00</u> | <u>\$969,173 78</u> | <u>\$962,965 50</u> |

962,965 50

Banking house and lot, book value, \$39,500; cost, \$42,607.01;
 actual cash value..... 39,500 00
 Cash on deposit in banks or trust companies..... 323,427 33
 Cash on hand..... 48,337 27
 Total of collectible interest..... 31,188 53
 Amount of all other assets, viz.: Insurance premium and
 taxes advanced..... 788 89
\$3,438,931 52

LIABILITIES

Amount due depositors, viz.:

Principal \$3,081,219 48
 Dividends credited or to be credited for the six
 months ending with December 31, 1916..... 57,589 84
\$3,141,809 32
 Surplus on market value..... 297,122 20
\$3,438,931 52

Surplus on par value, \$260,206.70.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1,
 1916, before transactions of the day..... \$260,844 16
 From depositors, not including dividends credited..... 868,509 17
 From interest on loans, deposits and investments..... 102,595 85
 From mortgages..... 203,435 00
 From redemption of stocks and bonds..... 25,150 00
 From real estate sold..... 12,473 21
 From all other sources, viz.:
 Insurance premium repaid..... \$215 50
 Judgments against State of New York..... 4,991 58
 Taxes repaid 319 33
5,526 41
\$1,538,533 80

PAYMENTS

| | |
|---|----------------|
| To depositors, including dividends paid to them..... | \$644,065 07 |
| For loans on bonds and mortgages..... | 358,300 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$146,000)..... | 147,219 78 |
| For interest (other than dividend payments to depositors)... | 1,391 94 |
| For current expenses of the bank, viz.: | |
| For salaries..... | \$9,374 81 |
| For taxes: Banking house, \$568.01; surplus, \$2,336.84. | 2,902 85 |
| For expenses, except taxes, of banking house: | |
| Repairs..... | 26 75 |
| For expenses of other real estate, viz.: | |
| Repairs..... | 9 63 |
| Taxes..... | 113 42 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 2,532 02 |
| | <hr/> |
| | 14,959 48 |
| Other payments, viz.: | |
| Taxes advanced..... | \$787 93 |
| Insurance premiums advanced..... | 45 00 |
| | <hr/> |
| | 832 93 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 371,764 60 |
| | <hr/> |
| | \$1,538,533 80 |

STATISTICAL INFORMATION

| | |
|--|--------------|
| Number of open accounts January 1, 1917..... | 6,671 |
| Number of accounts opened or reopened during the year.... | 1,118 |
| Number of accounts closed during the year..... | 635 |
| Amount deposited during the year, not including dividends credited for that period..... | \$868,509 17 |
| Amount withdrawn during the year..... | 644,065 07 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$54,187 25 |
| January 1, 1917..... | 57,589 84 |
| | <hr/> |
| | 111,777 09 |
| Average amount of each account January 1, 1917..... | 470 54 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$163,005 61 |
| Total expenses of the bank for the year 1916..... | 14,959 48 |
| Dividends paid to depositors for the year 1916..... | 111,777 09 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 36,269 04 |

TOMPKINS COUNTY

124. ITHACA SAVINGS BANK, ITHACA

[118 North Tioga street; incorporated 1868]

| | |
|--------------------------------|--------------------------------|
| ROGER B. WILLIAMS, President. | G. LOUIS COOK, Treasurer. |
| EMMONS L. WILLIAMS, Vice-Pres. | EDWARD H. BOSTWICK, Secretary. |
| ROBERT H. TREMAN, Vice-Pres. | |

TRUSTEES

| | | |
|----------------------|--------------------|---------------------|
| CHARLES H. BLOOD. | JARED T. NEWMAN, | MYNDERSE VAN CLEEF. |
| EDWARD H. BOSTWICK, | EDWIN C. STEWART, | ROGER B. WILLIAMS, |
| F. C. CORNELL. | HENRY A. St. JOHN. | EMMONS L. WILLIAMS, |
| R. B. WILLIAMS, Jr., | ROBERT H. TREMAN, | PAUL S. LIVERMORE, |
| JAMES A. MCKINNEY, | | JOHN M. GAUNTLETT, |

FINANCIAL RESOURCES

Bonds and mortgages..... \$1,236,315 00
Amount due depositors, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|-----------------------|-----------------------|------------------------|
| United States | \$100,000 00 | \$128,951 30 | \$111,000 00 |
| State of New York | 130,000 00 | 144,225 00 | 143,250 00 |
| State of California | 25,000 00 | 25,000 00 | 25,500 00 |
| State of Louisiana | 50,000 00 | 49,547 50 | 52,500 00 |
| State of Massachusetts | 75,000 00 | 82,946 10 | 72,210 00 |
| State of Mississippi | 30,000 00 | 30,085 50 | 28,500 00 |
| State of New Mexico | 30,000 00 | 31,617 50 | 30,300 00 |
| State of South Carolina..... | 25,000 00 | 25,406 25 | 25,500 00 |
| State of Wyoming | 6,000 00 | 7,539 60 | 6,800 00 |
| Cities in other States..... | 449,000 00 | 466,473 20 | 458,745 00 |
| Cities in this State..... | 522,500 00 | 538,767 86 | 527,563 50 |
| Counties in this State..... | 62,000 00 | 65,142 40 | 65,580 00 |
| Towns in this State..... | 119,630 60 | 121,340 91 | 120,790 64 |
| Villages in this State..... | 447,574 40 | 456,894 51 | 453,493 99 |
| School districts in this State | 349,050 00 | 380,248 84 | 356,424 25 |
| Railroad mortgage bonds.... | 297,000 00 | 332,192 70 | 252,980 00 |
| | <u>\$2,718,755 00</u> | <u>\$2,866,379 17</u> | <u>\$2,730,917 38</u> |

2,730,917 38

| | |
|---|------------------------------|
| Banking house and lot, book value, \$45,000; cost, \$87,134.74; | |
| actual cash value..... | 60,000 00 |
| Cash on deposit in banks or trust companies..... | 326,489 62 |
| Cash on hand..... | 51,189 55 |
| Total of collectible interest..... | 61,158 69 |
| Amount of all other assets, viz.: | |
| Land contract and interest accrued on same..... | \$154 12 |
| Insurance premiums advanced and interest accrued on same | 159 73 |
| Rents accrued | 1,095 99 |
| | <u>1,408 86</u> |
| | <u><u>\$4,467,479 10</u></u> |

LIABILITIES

| | |
|--|------------------------------|
| Amount due depositors, viz.: | |
| Principal | \$3,963,535 16 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 65,451 86 |
| | <u>\$4,033,987 02</u> |
| Other liabilities, viz.: Expenses incurred, but unpaid, surplus tax accrued | 1,500 00 |
| Surplus on market value..... | 431,992 08 |
| | <u><u>\$4,467,479 10</u></u> |

Surplus on par value, \$419,829.70.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|---|--------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$335,561 29 |
| From depositors, not including dividends credited..... | 1,440,358 37 |
| From interest on loans, deposits and investments..... | 183,637 42 |
| From rents from banking house..... | 4,122 63 |
| From mortgages | 101,292 72 |
| From redemption of stocks and bonds..... | 123,161 95 |
| From stocks and bonds sold (total par value, \$57,080).... | 63,113 50 |

From all other sources, viz.:

| | | |
|--|------------|-------------------|
| Judgments against State of New York..... | \$4,901 53 | |
| Suspense account | 39 37 | |
| Fire loss on bank building..... | 80 37 | |
| Payment on land contract..... | 50 00 | |
| | | <u>\$5,071 82</u> |

\$2,256,319 70

PAYMENTS

| | |
|---|----------------|
| To depositors, including dividends paid to them..... | \$1,413,868 58 |
| For loans on bonds and mortgages..... | 78,435 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$335,420)..... | 357,131 63 |
| For interest (other than dividend payments to depositors) .. | 4,504 10 |
| For current expenses of the bank, viz.: | |

| | |
|---|-------------|
| For salaries | \$12,120 00 |
| For taxes: Banking house, \$1,626.02; surplus, \$3,184.88; on mortgages, \$386.50..... | 5,196 40 |
| For expenses, except taxes, of banking house: | |
| Repairs | 1,000 25 |
| Insurance | 315 00 |
| Other | 1,649 21 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 2,191 71 |

24,073 27

Other payments, viz.:

| | |
|----------------------------------|----------|
| Profit and loss..... | \$302 50 |
| Cash over | 30 00 |
| Insurance premiums advanced..... | 167 36 |
| Suspense account | 88 00 |

627 96

| | |
|--|------------|
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 377,679 17 |
|--|------------|

\$2,256,319 70

STATISTICAL INFORMATION

| | |
|--|----------------|
| Number of open accounts January 1, 1917..... | 11,405 |
| Number of accounts opened or reopened during the year.... | 1,808 |
| Number of accounts closed during the year..... | 1,731 |
| Amount deposited during the year, not including dividends credited for that period | \$1,440,358 37 |
| Amount withdrawn during the year..... | 1,413,868 58 |
| Amount of dividends credited and paid for the year, viz.: | |

| | |
|--------------------------------|-------------|
| July 1, 1916..... | \$64,280 34 |
| January 1, 1917..... | 65,451 86 |
| Credited at other periods..... | 1,004 88 |

130,717 08

| | |
|---|--------|
| Average amount of each account January 1, 1917..... | 353 70 |
|---|--------|

| | |
|---|------------|
| Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate..... | 1 |
| Total amount of such accounts..... | \$3,354 57 |

| | |
|---|----|
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 3½ |
|---|----|

| | |
|---|----|
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 3½ |
|---|----|

| | |
|--|--------------|
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$182,686 06 |
|--|--------------|

| | |
|---|-----------|
| Total expenses of the bank for the year 1916..... | 24,273 27 |
|---|-----------|

| | |
|---|------------|
| Dividends paid to depositors for the year 1916..... | 130,717 08 |
|---|------------|

| | |
|---|-----------|
| Net earnings for the year 1916 over expenses and dividends paid to depositors | 27,695 71 |
|---|-----------|

133. THE GREENBURGH SAVINGS BANK, DOBBS FERRY

[Main street; incorporated 1889]

W. WARD TOMPKINS, President.**THOMAS LOSEE, Vice-President.****SYLVESTER BUCKHOUT, Vice-Pres.****W. HOWARD LOSEE, Secretary.****C. G. STORMS, Treasurer.****TRUSTEES****W. W. TOMPKINS,****THOMAS LOSEE,****CHARLES G. STORMS,****SYLVESTER L. STORMS,****CHARLES H. BEYERS,****HENRY E. BLISS,****SYLVESTER BUCKHOUT,****ROBERT DENNISTON,****MATTHEW ALLISON,****JEROME BRADLEY,****WALTER KEYS,****W. HOWARD LOSEE,****ANTHONY S. LESTER,****ELLERY E. ALBER,****WM. L. HAMILL****FINANCIAL
RESOURCES**

| | |
|-----------------------------------|--------------|
| Bonds and mortgages | \$417,390 00 |
| Stock and bond investments, viz.: | |

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value | |
|--|---------------------|---------------------|---------------------------|---------------------|
| State of New York..... | \$10,000 00 | \$10,593 75 | \$11,800 00 | |
| Cities in other States..... | 10,000 00 | 10,603 50 | 11,000 00 | |
| Cities in this State..... | 52,000 00 | 53,635 40 | 54,150 00 | |
| Counties in this State..... | 20,000 00 | 21,326 19 | 21,550 00 | |
| Towns in this State..... | 37,000 00 | 37,575 98 | 38,500 00 | |
| Villages in this State..... | 32,500 00 | 32,729 05 | 33,325 00 | |
| School districts in this State | 10,000 00 | 10,158 40 | 10,020 00 | |
| Railroad mortgage bonds.... | 36,000 00 | 37,436 75 | 32,280 00 | |
| | <u>\$207,500 00</u> | <u>\$214,059 02</u> | <u>\$212,405 00</u> | 212,405 00 |
| Cash on deposit in banks or trust companies..... | | | | 70,076 41 |
| Cash on hand..... | | | | 4,064 20 |
| Total of collectible interest..... | | | | 14,117 28 |
| | | | | <u>\$718,052 89</u> |

LIABILITIES**Amount due depositors, viz.:**

| | |
|---|---------------------|
| Principal | \$647,985 00 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 12,048 46 |
| | <u>\$660,033 46</u> |
| Surplus on market value..... | 58,019 43 |
| | <u>\$718,052 89</u> |

Surplus on par value, \$53,114.43.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|--|---------------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$70,712 00 |
| From depositors, not including dividends credited..... | 188,991 70 |
| From interest on loans, deposits and investments..... | 33,597 40 |
| From mortgages..... | 7,750 00 |
| From redemption of stocks and bonds..... | 6,000 00 |
| | <u>\$307,051 10</u> |

PAYMENTS

| | |
|---|--------------|
| To depositors, including dividends paid to them..... | \$154,823 10 |
| For loans on bonds and mortgages..... | 33,300 00 |
| For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$38,000)..... | 39,577 01 |
| For interest (other than dividend payments to depositors)... | 311 81 |

For current expenses of the bank, viz.:

| | | |
|--|------------|---------------------|
| For salaries | \$2,990 00 | |
| For taxes: Surplus..... | 482 70 | |
| For rent of banking rooms..... | 500 00 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 945 87 | |
| | | \$4,898 57 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | | 74,140 61 |
| | | <u>\$307,051 10</u> |

STATISTICAL INFORMATION

| | |
|---|-----------------|
| Number of open accounts January 1, 1917..... | 1,870 |
| Number of accounts opened or reopened during the year..... | 332 |
| Number of accounts closed during the year..... | 211 |
| Amount deposited during the year, not including dividends credited for that period..... | \$188,991 70 |
| Amount withdrawn during the year..... | 154,823 10 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$11,622 84 |
| January 1, 1917..... | 12,048 46 |
| Dividends paid to depositors for the year 1916..... | 23,671 30 |
| Average amount of each account January 1, 1917..... | 352 95 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$34,290 73 |
| Total expenses of the bank for the year 1916..... | 4,898 57 |
| Dividends paid to depositors for the year 1916..... | 23,671 30 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <u>5,720 86</u> |

126. KINGSTON SAVINGS BANK, KINGSTON

[273 Wall street; incorporated 1874]

MYRON TELLER, President. **CHARLES H. DE LA VERGNE, Asst. Treas.**
GEORGE BURGEVIN, Vice-President. **CHARLES TAPPEN, Treas.**
V. B. VAN WAGONEN, Vice-President.

TRUSTEES

JAMES A. BETTS,
GEORGE BURGEVIN,
ZADOC P. BOICE,
SAM BERNSTEIN.

EVERETT FOWLER,
JOHN E. KRAFT,
D. N. MATHEWS,
ABRAM D. ROSE.

CHARLES TAPPEN,
MYRON TELLER,
V. B. VAN WAGONEN,
LEVAN S. WINNE.

**FINANCIAL
RESOURCES**

Bonds and mortgages \$2,607,298 80
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|-----------------------|-----------------------|---------------------------|
| State of New York..... | \$25,000 00 | \$25,843 75 | \$26,500 00 |
| Cities in other States..... | 25,000 00 | 25,837 50 | 27,000 00 |
| Cities in this State..... | 710,000 00 | 700,118 54 | 720,880 00 |
| Counties in this State..... | 22,000 00 | 21,975 00 | 22,000 00 |
| Towns in this State..... | 257,337 00 | 265,962 62 | 268,926 74 |
| Villages in this State..... | 562,457 20 | 567,573 03 | 572,843 13 |
| School districts in this State | 43,000 00 | 43,894 00 | 43,210 00 |
| | <u>\$1,644,794 20</u> | <u>\$1,651,204 44</u> | <u>\$1,679,359 87</u> |

1,679,359 87

Banking house and lot, book value, \$25,000; cost, \$29,034.17;
 actual cash value 25,000 00

Other real estate, book value, \$3,500; cost, \$7,503.02; actual
 cash value 3,500 00

Cash on deposit in banks or trust companies..... 312,908 16

Cash on hand 9,143 43

Total of collectible interest..... 65,084 08

Amount of all other assets, viz.:

Land contract \$1,200 00
 Taxes and insurance premiums advanced..... 394 43

1,594 43

\$4,703,888 77**LIABILITIES**

Amount due depositors, viz.:

Principal \$4,272,322 83
 Dividends credited or to be credited for the six
 months ending with December 31, 1916..... 82,280 85

\$4,354,603 68

Surplus on market value..... 349,285 09

\$4,703,888 77

Surplus on par value, \$314,719.42.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

Cash on hand and in banks or trust companies January 1,
 1916, before transactions of the day..... \$307,147 11
 From depositors, not including dividends credited..... 794,327 33
 From interest on loans, deposits and investments..... 198,947 19
 From rents from other real estate..... 227 50
 From mortgages 113,485 00
 From redemption of stocks and bonds..... 101,630 02
 From stocks and bonds sold (total par value, \$45,200)..... 42,628 12
 From real estate sold..... 1,000 00

From all other sources, viz.:

| | | |
|---|----------|-----------------------|
| Taxes and insurance premiums advanced, refunded.. | \$224 23 | |
| Insurance rebate | 21 08 | |
| | | \$245 31 |
| | | <u>\$1,559,637 58</u> |

PAYMENTS

| | | |
|---|------------|--------------|
| To depositors, including dividends paid to them..... | | \$722,754 60 |
| For loans on bonds and mortgages..... | | 350,550 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$147,975)..... | | 149,621 20 |
| For interest (other than dividend payments to depositors) .. | | 328 48 |
| For current expenses of the bank, viz.: | | |
| For salaries | \$6,000 00 | |
| For taxes: Banking house, \$1,125; surplus, \$2,854.51. | 3,979 51 | |
| For expenses, except taxes, of banking house: | | |
| Repairs | 91 00 | |
| For expenses of other real estate, viz.: | | |
| Repairs | 75 83 | |
| Insurance | 142 31 | |
| Taxes | 155 10 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 2,683 35 | |
| | | 13,133 10 |

Other payments, viz.:

| | | |
|--|----------|----------|
| Taxes and insurance premiums advanced..... | \$338 64 | |
| Loss on real estate sold..... | 675 00 | |
| Loss on mortgage..... | 184 97 | |
| | | 1,198 61 |

| | | |
|--|------------|-----------------------|
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 322,051 59 | |
| | | <u>\$1,559,637 58</u> |

STATISTICAL INFORMATION

| | | |
|---|--------------|------------|
| Number of open accounts January 1, 1917..... | 6,698 | |
| Number of accounts opened or reopened during the year..... | 808 | |
| Number of accounts closed during the year..... | 609 | |
| Amount deposited during the year, not including dividends credited for that period..... | \$794,327 33 | |
| Amount withdrawn during the year..... | 722,754 60 | |
| Amount of dividends credited and paid for the year, viz.: | | |
| July 1, 1916..... | \$79,900 11 | |
| January 1, 1917..... | 82,280 85 | |
| | | 162,080 96 |
| Average amount of each account January 1, 1917..... | 650 13 | |
| Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate..... | 1 | |
| Total amount of such accounts..... | \$3,998 00 | |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 | |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 | |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$199,790 65 | |
| Total expenses of the bank for the year 1916..... | 13,133 10 | |
| Dividends paid to depositors for the year 1916..... | 162,080 96 | |
| Net earnings for the year 1916 over expenses and dividends paid to depositors | 24,576 59 | |

127. NEW PALTZ SAVINGS BANK, NEW PALTZ

[Incorporated 1871]

C. L. VAN ORDEN, President.

H. H. GRIMM, Secretary.

TRUSTEES

JESSE ELTINGE,
DANIEL BLACK,
JOHN J. HULL,
A. W. WILLIAMS,
THOMAS SNYDER,

FRANK J. LEFEVRE,
ABRAM P. LEFEVRE,
C. I. LEFEVRE,
PHILIP DEYO,
LUTHER HASBROUCK,
C. L. VAN ORDEN.

JOSIAH P. LEFEVRE,
SIMON DUBOIS,
HOWARD H. GRIMM,
EUGENE VAN WAGENEN,
J. E. HASBROUCK, JR.,

FINANCIAL
RESOURCES

Bonds and mortgages..... \$998,704 13

Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|---------------------|---------------------|---------------------------|
| State of Arizona..... | \$10,000 00 | \$10,206 50 | \$10,500 00 |
| State of Idaho..... | 25,000 00 | 24,660 00 | 25,250 00 |
| Cities in other States..... | 10,000 00 | 9,570 00 | 10,000 00 |
| Cities in this State..... | 254,833 00 | 259,111 85 | 262,203 57 |
| Counties in this State..... | 103,000 00 | 104,271 70 | 105,160 00 |
| Towns in this State..... | 153,277 85 | 155,836 06 | 155,158 68 |
| Villages in this State..... | 234,730 00 | 237,904 82 | 241,064 40 |
| School districts in this State | 75,750 00 | 76,831 65 | 78,027 50 |
| Railroad mortgage bonds.... | 39,000 00 | 37,434 50 | 29,389 00 |
| | <u>\$905,590 85</u> | <u>\$915,827 08</u> | <u>\$916,744 15</u> |

916,744 15

Banking house and lot, book value, \$10,000; cost, \$10,097;
actual cash value

10,000 00

Cash on deposit in banks or trust companies.....

97,186 42

Cash on hand.....

13,260 11

Total of collectible interest

29,851 92

Amount of all other assets, viz.: Rent of part of bank building

80 00

\$2,065,826 73

Amount due depositors, viz.:

LIABILITIES

Principal \$1,691,657 73

Dividends credited or to be credited for the six
months ending with December 31, 1916..... 37,346 36\$1,929,004 08

Surplus on market value.....

136,822 65

\$2,065,826 73

Surplus on par value, \$125,669.35.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1916, before transactions of the day..... \$111,767 78

From depositors, not including dividends credited..... 240,331 89

From interest on loans, deposits and investments..... 90,349 15

From rents from banking house..... 144 00

From mortgages

49,557 00

From redemption of stocks and bonds..... 58,569 00

From stocks and bonds sold (total par value, \$10,000)..... 10,000 00

From all other sources, viz.:

Rent of safe deposit boxes..... \$169 75

Taxes advanced, refunded..... 6 30

Gain on bonds..... 730 37

896 42

\$561,615 24

PAYMENTS

| | |
|---|--------------|
| To depositors, including dividends paid to them..... | \$279,512 57 |
| For loans on bonds and mortgages..... | 74,680 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$88,470)..... | 90,541 15 |
| For interest (other than dividend payments to depositors) .. | 764 41 |
| For current expenses of the bank, viz.: | |
| For salaries | \$2,579 31 |
| For taxes: Banking house, \$272.72; surplus, \$1,200.00. | 1,481 81 |
| For expenses, except taxes, of banking house: | |
| Repairs | 92 49 |
| Insurance | 48 60 |
| Other | 215 43 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 1,230 21 |
| | <hr/> |
| | 5,647 85 |
| Other payments, viz.: | |
| Error in payment to depositors..... | \$5 00 |
| Dividends paid at other periods..... | 17 73 |
| | <hr/> |
| | 22 73 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 110,446 53 |
| | <hr/> |
| | \$561,615 24 |
| | <hr/> <hr/> |

STATISTICAL INFORMATION

| | |
|--|--------------|
| Number of open accounts January 1, 1917..... | 3,143 |
| Number of accounts opened or reopened during the year..... | 268 |
| Number of accounts closed during the year..... | 277 |
| Amount deposited during the year, not including dividends credited for that period..... | \$240,331 89 |
| Amount withdrawn during the year..... | 279,512 57 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$36,382 07 |
| January 1, 1917..... | 37,246 36 |
| | <hr/> |
| | 73,728 43 |
| Average amount of each account January 1, 1917..... | 610 24 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$89,937 07 |
| Total expenses of the bank for the year 1916..... | 5,647 85 |
| Dividends paid to depositors for the year 1916..... | 73,728 43 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors | 10,560 79 |
| | <hr/> <hr/> |

136. PEOPLE'S BANK FOR SAVINGS OF NEW ROCHELLE

[252 Huguenot street; incorporated 1908]

GEORGE WATSON, President.

ALFRED L. HAMMETT, Secretary.

SAMUEL F. SWINBURNE, Vice-Pres.

TRUSTEES

W. W. BISSELL,
JOHN CONLON,
R. C. EDDY,
MOTT EMIGH,
G. F. FLANDREAU,
GEO. E. GALGANO,
WILLIAM KIRCHHOFF,

J. F. LAMBDEN,
GEO. W. MAHLSTEDT,
JOHN F. NEW,
GEORGE WATSON,
JOHN A. PECK,
GEORGE T. DAVIS,
SAM'L F. SWINBURNE,

L. E. VAN ETEN,
HOWARD R. WARE,
JAMES S. HAVILAND,
JOHN H. TROY,
ALFRED L. HAMMETT,
HARRY E. COLWELL,
GEORGE M. WOOD.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$495,625 00
Stock and bond investments, viz:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|---------------------|---------------------|---------------------------|
| Cities in this State..... | \$37,990 00 | \$37,637 83 | \$37,929 50 |
| Counties in this State..... | 4,000 00 | 3,910 00 | 4,240 00 |
| Towns in this State..... | 26,500 00 | 27,273 83 | 27,510 00 |
| Villages in this State..... | 56,700 00 | 58,542 64 | 59,307 00 |
| School districts in this State | 15,000 00 | 15,114 31 | 15,350 00 |
| Railroad mortgage bonds... | 104,000 00 | 103,170 31 | 94,790 00 |
| | <u>\$244,190 00</u> | <u>\$243,649 42</u> | <u>\$239,126 50</u> |

239,126 50

Cash on deposit in banks or trust companies.....

49,881 01

Cash on hand.....

1,691 75

Total of collectible interest.....

6,761 08

\$793,085 34

LIABILITIES

Amount due depositors, viz:

Principal \$761,535 43
Dividends credited or to be credited for the six
months ending with December 31, 1916..... 13,220 89

\$774,756 32

Surplus on market value.....

18,329 02

\$793,085 34

Surplus on par value, \$23,392.50.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1916, before transactions of the day..... \$35,998 79
From depositors, not including dividends credited..... 435,484 32
From interest on loans, deposits and investments..... 37,118 55
From mortgages..... 12,500 00
From redemption of stocks and bonds..... 21,609 00

From all other sources, viz:

Telephone \$4 75
Home banks 8 50
Pass books 3 05
Typewriting 13 00
Appraiser's fees 122 50

157 80

\$542,868 46

PAYMENTS

| | | |
|---|--------------|-----------------------|
| To depositors, including dividends paid to them..... | \$840,386 49 | |
| For loans on bonds and mortgages..... | 481,290 00 | |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$36,000.00)..... | 36,460 00 | |
| For interest (other than dividend payments to depositors)..... | 280 08 | |
| For current expenses of the bank, viz.: | | |
| For salaries..... | \$6,616 06 | |
| For taxes: Surplus..... | 3,106 87 | |
| For rent of banking rooms..... | 600 00 | |
| For expenses of other real estate, viz.: | | |
| Repairs..... | 253 53 | |
| Insurance..... | 11 50 | |
| Taxes..... | 490 88 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 2,296 17 | |
| | | 13,374 61 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | | 815 00 |
| Other payments, viz.: | | |
| Recording fees, insurance premiums, repairs, and taxes advanced..... | \$1,007 85 | |
| Suspense account..... | 1,297 15 | |
| | | 2,305 00 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 375,736 87 | |
| | | <u>\$1,750,648 05</u> |

STATISTICAL INFORMATION

| | |
|--|--------------|
| Number of open accounts January 1, 1917..... | 7,345 |
| Number of accounts opened or reopened during the year.... | 1,142 |
| Number of accounts closed during the year..... | 865 |
| Amount deposited during the year, not including dividends credited for that period..... | \$924,770 92 |
| Amount withdrawn during the year..... | 840,386 49 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$75,763 06 |
| January 1, 1917..... | 78,177 67 |
| | 153,941 33 |
| Average amount of each account January 1, 1917..... | 564 85 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$187,003 65 |
| Total expenses of the bank for the year 1916..... | 13,974 61 |
| Dividends paid to depositors for the year 1916..... | 153,941 33 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 19,087 71 |

129. SAUGERTIES SAVINGS BANK, SAUGERTIES

[244 Main street; incorporated 1871]

JAMES T. MAXWELL, Vice-President.**J. A. FRELEIGH**, Secretary.**LOUIS J. BUTZEL**, Vice-President**TRUSTEES****JOHN W. SHULTS**,
THEO. B. CORNWELL,
LOUIS J. BUTZEL,
JAMES T. MAXWELL,**MYRON BEDELL**,
CHARLES H. LAMB,
ORVILLE L. CARN,
BYRON L. DAVIS,
JOHN SEAMON,**J. C. SUDERLEY**,
MARTIN CANTINE,
JAMES LASHER,
WILLIAM ZIEGLER.**FINANCIAL
RESOURCES**

Bonds and mortgages \$575,239 50
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|-----------------------|-----------------------|---------------------------|
| State of New York..... | \$10,000 00 | \$10,000 00 | \$10,400 00 |
| Cities in other States..... | 65,500 00 | 68,746 20 | 69,375 00 |
| Cities in this State..... | 429,690 00 | 436,552 63 | 421,402 00 |
| Counties in this State..... | 107,000 00 | 110,470 37 | 109,260 00 |
| Towns in this State..... | 163,785 56 | 166,441 24 | 170,324 00 |
| Villages in this State..... | 423,753 12 | 430,018 22 | 437,068 00 |
| School districts in this State | 308,272 10 | 314,939 86 | 319,639 10 |
| Railroad mortgage bonds.... | 78,000 00 | 88,446 80 | 77,580 00 |
| | <u>\$1,586,000 78</u> | <u>\$1,625,615 32</u> | <u>\$1,615,068 10</u> |

1,615,068 10

Banking house and lot, book value, \$3,000; cost, \$10,000;
 actual cash value 3,000 00
 Other real estate, book value, \$32,804.33; cost, \$35,304.33;
 actual cash value 32,804 33
 Cash on deposit in banks or trust companies..... 175,412 69
 Cash on hand..... 16,623 71
 Total of collectible interest..... 35,686 44
 Amount of all other assets, viz.:

Insurance premiums, taxes, and repairs advanced.... \$998 49
 Land contracts 1,650 00
 Rents accrued 217 34

2,865 83

\$2,456,700 60**LIABILITIES**

Amount due depositors, viz.:

Principal \$3,171,137 77
 Dividends credited or to be credited for the six
 months ending with December 31, 1916..... 41,440 93

\$2,212,578 70

Surplus on market value..... 244,121 90

\$2,456,700 60

Surplus on par value \$215,054.58.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

Cash on hand and in banks or trust companies January 1,
 1916, before transactions of the day..... \$225,899 27
 From depositors, not including dividends credited..... 464,328 68
 From interest on loans, deposits and investments..... 96,645 44
 From rents from banking house..... 190 00
 From rents from other real estate..... 1,915 00
 From mortgages 24,165 00
 From redemption of stocks and bonds..... 67,083 71
 From loans paid..... 200 00
 From real estate sold..... 600 00

From all other sources, viz.:

| | | |
|--|----------|---------------------|
| Insurance premiums and taxes advanced..... | \$119 78 | |
| Land contract | 500 00 | |
| Refund on lost check..... | 10 00 | |
| | | <u>\$620 78</u> |
| | | <u>\$881,656 88</u> |

PAYMENTS

| | | |
|---|--------------|---------------------|
| To depositors, including dividends paid to them..... | \$399,616 27 | |
| For loans on bonds and mortgages..... | 128,525 00 | |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$146,050)..... | 150,458 37 | |
| For interest (other than dividend payments to depositors) .. | 1,728 73 | |
| For current expenses of the bank, viz.: | | |
| For salaries | \$3,740 00 | |
| For taxes: Banking house, \$236.51; surplus, \$1,828.21; on mortgages, \$37..... | 2,151 72 | |
| For expenses, except taxes, of banking house: | | |
| Insurance | 43 47 | |
| Other | 13 00 | |
| For expenses of other real estate, viz.: | | |
| Repairs | 144 69 | |
| Insurance | 70 24 | |
| Taxes | 502 45 | |
| Other | 295 82 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 1,688 44 | |
| | | <u>7,649 83</u> |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 894 78 | |
| Other payments, viz.: | | |
| Insurance premium and taxes advanced..... | \$30 90 | |
| Taxes on mortgage property bid in as sale..... | 479 43 | |
| Repairs on mortgage property bid in as sale..... | 237 17 | |
| | | <u>747 50</u> |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 192,036 40 | |
| | | <u>\$881,656 88</u> |

STATISTICAL INFORMATION

| | | |
|--|--------------|------------------|
| Number of open accounts January 1, 1917..... | 4,205 | |
| Number of accounts opened or reopened during the year..... | 598 | |
| Number of accounts closed during the year..... | 389 | |
| Amount deposited during the year, not including dividends credited for that period..... | \$464,328 68 | |
| Amount withdrawn during the year..... | 399,616 27 | |
| Amount of dividends credited and paid for the year, viz.: | | |
| July 1, 1916..... | \$39,767 74 | |
| January 1, 1917..... | 41,440 93 | |
| | | <u>81,208 67</u> |
| Average amount of each account January 1, 1917..... | 526 18 | |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 | |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 | |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$95,013 00 | |
| Total expenses of the bank for the year 1916..... | 7,649 83 | |
| Dividends paid to depositors for the year 1916..... | 81,208 66 | |
| Net earnings for the year 1916 over expenses and dividends paid to depositors | 6,155 41 | |

130. ULSTER COUNTY SAVINGS INSTITUTION, KINGSTON

[280 Wall street; incorporated 1851]

E. H. LOUGHRAN, President.
 H. R. BRIGHAM, Vice-President.
 CHARLES S. WOOD, Vice-President.

JOHN B. ALLIGER, Treasurer.
 J. M. SCHAEFFER, Secretary.

TRUSTEES

JOHN B. ALLIGER,
 HARRY R. BRIGHAM,
 HOWARD CHIPPE,
 PHILIP ELTING,

GEORGE HUTTON,
 E. H. LOUGHRAN,
 JOHN L. MCGRATH,
 G. D. B. HASBROUCK,
 CHARLES S. WOOD,

J. M. SCHAEFFER,
 OGDEN F. WINNE,
 DAVID BURGEVIN,
 WM. C. SHAFER.

**FINANCIAL
RESOURCES**

Bonds and mortgages \$3,098,100 00
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|-----------------------|-----------------------|---------------------------|
| Cities in other States..... | \$45,000 00 | \$46,186 90 | \$46,600 00 |
| Cities in this State..... | 994,425 80 | 1,011,972 89 | 1,007,915 71 |
| Counties in this State..... | 127,500 00 | 134,430 63 | 131,030 00 |
| Towns in this State..... | 250,200 00 | 253,879 39 | 250,395 00 |
| Villages in this State..... | 400,204 90 | 406,428 43 | 403,618 04 |
| School districts in this State | 165,280 00 | 164,851 02 | 166,443 30 |
| Railroad mortgage bonds.... | 150,000 00 | 144,562 50 | 129,000 00 |
| | <u>\$2,132,610 70</u> | <u>\$2,162,291 76</u> | <u>\$2,135,002 05</u> |
| | | | 2,135,002 05 |

Banking house and lot, book value, \$45,000; cost, \$75,000;
 actual cash value 45,000 00
 Other real estate book value, \$8,000; cost, \$17,374.45; actual
 cash value 8,000 00
 Cash on deposit in banks or trust companies..... 354,591 42
 Cash on hand..... 52,333 89
 Total of collectible interest..... 73,184 36
 Amount of all other assets, viz.:

Land contracts \$16,040 00
 Taxes and insurance premiums advanced..... 3,480 38
 Rents accrued 800 00
 20,300 36

\$5,786,512 08**LIABILITIES**

Amount due depositors, viz.:

Principal \$5,380,866 17
 Dividends credited or to be credited for the six
 months ending with December 31, 1916..... 103,205 72
 \$5,484,071 89

Surplus on market value..... 302,440 19

\$5,786,512 08

Surplus on par value, \$300,048.84.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

Cash on hand and in banks or trust companies January 1,
 1916, before transactions of the day..... \$381,612 48
 From depositors, not including dividends credited..... 1,035,221 39
 From interest on loans, deposits and investments..... 236,058 14
 From rents from banking house..... 2,233 72
 From rents from other real estate..... 539 00
 From mortgages 162,815 00
 From redemption of stocks and bonds..... 203,379 59
 From real estate sold..... 10,250 38

From all other sources, viz.:

| | | |
|---|------------|-----------------------|
| Land contracts | \$6,750 00 | |
| Taxes and insurance premiums advanced, refunded.. | 1,424 40 | |
| | | \$8,174 40 |
| | | <u>\$2,040,284 10</u> |

PAYMENTS

| | |
|---|--------------|
| To depositors, including dividends paid to them..... | \$954,681 97 |
| For loans on bonds and mortgages..... | 471,664 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$171,769.25) | 172,135 39 |

For current expenses of the bank, viz.:

| | |
|---|------------|
| For salaries | \$3,460 00 |
| For taxes: Banking house, \$2,104.18; surplus, \$2,463.85 | 4,573 03 |
| For expenses, except taxes, of banking house: | |
| Repairs | 151 02 |
| Insurance | 270 02 |
| For expenses of other real estate, viz.: | |
| Repairs | 185 96 |
| Insurance | 50 14 |
| Taxes | 584 51 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 4,134 33 |

18,409 01

| | |
|--|----------|
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 8,910 38 |
|--|----------|

Other payments, viz.:

| | |
|--|-----------------|
| Land contract | \$1,650 00 |
| Taxes and insurance premiums advanced..... | 2,206 36 |
| Charged to profit and loss..... | 941 30 |
| Loss on real estate sold..... | 2,780 38 |
| | <u>7,558 04</u> |

| | |
|--|------------|
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 406,925 31 |
|--|------------|

\$2,040,284 10

STATISTICAL INFORMATION

| | |
|---|----------------|
| Number of open accounts January 1, 1917..... | 9,627 |
| Number of accounts opened or reopened during the year..... | 1,241 |
| Number of accounts closed during the year..... | 936 |
| Amount deposited during the year, not including dividends credited for that period..... | \$1,035,221 39 |
| Amount withdrawn during the year..... | 954,681 97 |
| Amount of dividends credited and paid for the year, viz.: | |

| | |
|----------------------|-------------------|
| July 1, 1916..... | \$98,782 01 |
| January 1, 1917..... | 103,206 72 |
| | <u>202,987 73</u> |
| | 569 65 |

| | |
|---|------------------|
| Average amount of each account January 1, 1917..... | |
| Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate..... | 1 |
| Total amount of such accounts..... | \$3,683 80 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$243,585 70 |
| Total expenses of the bank for the year 1916..... | 18,409 01 |
| Dividends paid to depositors for the year 1916..... | 202,987 73 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors | <u>22,188 96</u> |

139. THE UNION SAVINGS BANK OF WESTCHESTER COUNTY, MAMARONECK

[60 West Post road; incorporated 1887]

REUBEN G. BREWER, President.
CHARLES FIELD GRIFFEN, Vice-Pres.
WILLIAM A. BOYD, Vice-Pres.

GEO. L. LYON, Treasurer.
ELISHA H. GEDNEY, Asst. Treas.

TRUSTEES

BRADFORD RHODES,
WILLIAM A. BOYD,
THOMAS J. MEIGHAN,
REUBEN G. BREWER,
CHAS. FIELD GRIFFEN,
HENRY MOORE,

BURTON C. MEIGHAN,
WILLIAM R. BULL,
EDWIN T. CORNELL,
HENRY FATTON,
GEORGE L. LYON,
DANIEL WARREN.

CHARLES C. HOLDEN,
CHARLES M. BAXTER,
PATRICK H. COLLINS,
SAMUEL R. BELL,
EDWARD M. CLARK,

FINANCIAL RESOURCES

Bonds and mortgages..... \$542,349 00
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|---------------------|---------------------|---------------------------|
| State of New York..... | \$10,000 00 | \$10,300 00 | \$10,100 00 |
| Cities in this State..... | 10,000 00 | 10,275 00 | 10,100 00 |
| Counties in this State..... | 2,000 00 | 2,087 04 | 2,140 00 |
| Towns in this State..... | 38,615 30 | 39,083 61 | 38,485 30 |
| Villages in this State..... | 63,840 00 | 64,528 95 | 66,710 00 |
| School districts in this State | 24,000 00 | 24,465 55 | 24,045 00 |
| Railroad mortgage bonds... | 132,000 00 | 128,942 75 | 116,390 00 |
| | <u>\$280,455 30</u> | <u>\$279,682 90</u> | <u>\$267,970 30</u> |

267,970 30

Other real estate, book value, \$7,746.56; cost, \$7,746.56; actual
cash value

7,746 56

Cash on deposit in banks or trust companies.....

138,465 66

Cash on hand

3,021 57

Total of collectible interest

9,935 82

\$969,488 91

LIABILITIES

Amount due depositors, viz.:

Principal..... \$882,499 31
Dividends credited or to be credited for the six
months ending with December 31, 1916..... 15,686 02

\$898,135 33

Other liabilities, viz.: Expenses incurred, but unpaid, tax on
surplus

350 00

Surplus on market value.....

71,003 58

\$969,488 91

Surplus on par value, \$83,488.58.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1916, before transactions of the day..... \$128,519 53
From depositors, not including dividends credited..... 345,021 32
From interest on loans, deposits and investments..... 41,968 47
From rents from other real estate..... 214 70
From mortgages

17,550 00

From redemption of stocks and bonds.....

7,792 57

\$541,066 59

PAYMENTS

| | |
|---|---------------------|
| To depositors, including dividends paid to them..... | \$255,915 79 |
| For loans on bonds and mortgages..... | 65,000 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$71,097.87)..... | 70,225 32 |
| For interest (other than dividend payments to depositors) .. | 485 60 |
| For current expenses of the bank, viz.: | |
| For salaries..... | \$4,300 00 |
| For taxes: Surplus, \$528.42; on mortgages, \$300..... | 828 42 |
| For expenses, except taxes, of banking house: | |
| Repairs..... | 16 50 |
| Insurance..... | 6 00 |
| Other..... | 259 97 |
| For rent of banking rooms..... | 660 00 |
| For expenses of other real estate, viz.: | |
| Repairs..... | 1,009 64 |
| Insurance..... | 20 00 |
| Taxes..... | 158 58 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 695 54 |
| | 7,952 65 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 141,487 23 |
| | <u>\$541,066 59</u> |

STATISTICAL INFORMATION

| | |
|--|--------------|
| Number of open accounts January 1, 1917..... | 2,635 |
| Number of accounts opened or reopened during the year.... | 538 |
| Number of accounts closed during the year..... | 319 |
| Amount deposited during the year, not including dividends credited for that period..... | \$345,021 32 |
| Amount withdrawn during the year..... | 255,915 79 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$14,483 90 |
| January 1, 1917..... | 15,636 02 |
| | 30,119 92 |
| Average amount of each account January 1, 1917..... | 340 85 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$43,564 86 |
| Total expenses of the bank for the year 1916..... | 8,052 65 |
| Dividends paid to depositors for the year 1916..... | 30,119 92 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 5,392 29 |

132. EASTCHESTER SAVINGS BANK, MOUNT VERNON

[9 South Third avenue; incorporated 1871]

GEORGE H. BROWN, President.**FRANKLIN T. DAVIS, Vice-President.****SAMUEL W. BERTINE, Vice-President.****OLIVER A. WESTFALL, Secretary.****TRUSTEES****SAMUEL W. BERTINE,
GEORGE H. BROWN,
A. M. CAMPBELL,
FRANKLIN T. DAVIS,****J. MILFORD MCKEE,
JONAH ROCKETT,
THEODORE TAYLOR,
OLIVER A. WESTFALL,****MERWIN E. GENUNG,
CHARLES F. SHERMAN,
EDWARD W. STORMS,
ODELL D. TOMPKINS.****FINANCIAL
RESOURCES**

Bonds and mortgages \$2,031,660 00
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--|-----------------------|-----------------------|---------------------------|
| State of Louisiana..... | \$10,000 00 | \$9,975 00 | \$11,000 00 |
| State of New Mexico..... | 35,000 00 | 32,437 00 | 39,900 00 |
| Cities in other States..... | 372,500 00 | 323,170 85 | 393,170 00 |
| Cities in this State..... | 107,308 33 | 112,401 16 | 109,065 81 |
| Counties in this State..... | 15,000 00 | 16,856 25 | 15,000 00 |
| Towns in this State..... | 57,500 00 | 59,546 50 | 61,050 00 |
| Villages in this State..... | 56,300 00 | 58,508 26 | 60,290 50 |
| School districts in this State | 74,290 00 | 80,064 72 | 82,403 60 |
| Railroad mortgage bonds.... | 448,000 00 | 406,781 67 | 363,147 50 |
| | <u>\$1,175,898 33</u> | <u>\$1,168,739 51</u> | <u>\$1,135,027 41</u> |
| | | | 1,135,027 41 |
| Banking house and lot, book value, \$13,500; cost, \$17,362.76; actual cash value | | | 13,500 00 |
| Other real estate, book value, \$44,867.69; cost, \$44,867.69; actual cash value | | | 44,867 69 |
| Cash on deposit in banks or trust companies..... | | | 323,973 28 |
| Cash on hand | | | 7,658 56 |
| Total of collectible interest..... | | | 36,509 21 |
| Amount of all other assets, viz.: Insurance premiums advanced | | | 79 60 |
| | | | <u>\$3,593,275 75</u> |

LIABILITIES

Amount due depositors, viz.:

| | |
|---|-----------------------|
| Principal | \$3,296,964 12 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 59,707 12 |
| | <u>\$3,356,671 24</u> |
| Surplus on market value..... | 236,604 51 |
| | <u>\$3,593,275 75</u> |
| Surplus on par value, \$277,475 43. | |

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|--|-----------------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$200,323 37 |
| From depositors, not including dividends credited..... | 1,382,236 85 |
| From interest on loans, deposits and investments..... | 167,399 62 |
| From rents from banking house..... | 1,044 00 |
| From rents from other real estate..... | 751 77 |
| From mortgages | 69,468 13 |
| From redemption of stocks and bonds..... | 54,830 00 |
| From all other sources, viz.: | |
| Satisfaction pieces | \$11 25 |
| Taxes and insurance premiums refunded..... | 412 02 |
| Teller's cash over..... | 146 01 |
| | <u>569 28</u> |
| | <u>\$1,936,623 02</u> |

PAYMENTS

| | |
|---|-----------------------|
| To depositors, including dividends paid to them..... | \$1,042,110 15 |
| For loans on bonds and mortgages..... | 320,210 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$201,800)..... | 196,933 27 |
| For interest (other than dividend payments to depositors) .. | 2,880 27 |
| For current expenses of the bank, viz.: | |
| For salaries..... | \$11,150 00 |
| For taxes: Banking house, \$285.51; surplus, \$1,240.98. | 1,526 49 |
| For expenses, except taxes, of banking house: | |
| Repairs..... | 61 44 |
| Other..... | 294 31 |
| For expenses of other real estate, viz.: | |
| Repairs..... | 747 64 |
| Insurance..... | 78 95 |
| Taxes..... | 96 85 |
| Other..... | 5 00 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 1,129 08 |
| | 15,943 76 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 26,455 22 |
| Other payments, viz.: | |
| Taxes and insurance premiums advanced..... | \$316 51 |
| Teller's cash over..... | 115 00 |
| | 431 51 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 331,658 84 |
| | <u>\$1,936,623 02</u> |

STATISTICAL INFORMATION

| | |
|---|------------------|
| Number of open accounts January 1, 1917..... | 8,197 |
| Number of accounts opened or reopened during the year.... | 1,651 |
| Number of accounts closed during the year..... | 1,148 |
| Amount deposited during the year, not including dividends credited for that period..... | \$1,382,236 85 |
| Amount withdrawn during the year..... | 1,042,110 15 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$56,403 49 |
| January 1, 1917..... | 59,707 12 |
| | 116,110 61 |
| Average amount of each account January 1, 1917..... | 409 50 |
| Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate..... | 1 |
| Total amount of such accounts..... | \$3,910 53 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$169,807 20 |
| Total expenses of the bank for the year 1916..... | 15,943 76 |
| Dividends paid to depositors for the year 1916..... | 116,110 61 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors | <u>37,752 83</u> |

133. THE GREENBURGH SAVINGS BANK, DOBBS FERRY

[Main street; incorporated 1889]

W. WARD TOMPKINS, President.**THOMAS LOSEE, Vice-President.****SYLVESTER BUCKHOUT, Vice-Pres.****W. HOWARD LOSEE, Secretary.****C. G. STORMS, Treasurer.****TRUSTEES****W. W. TOMPKINS,
THOMAS LOSEE,
CHARLES G. STORMS,
SYLVESTER L. STORMS,
CHARLES H. BEVERS,****HENRY E. BLISS,
SYLVESTER BUCKHOUT,
ROBERT DENNISTON,
MATTHEW ALLISON,
JEROME BRADLEY,****WALTER KEYS,
W. HOWARD LOSEE,
ANTHONY S. LESTER,
ELLERY E. ALBEE,
WM. L. HAMILL****FINANCIAL****RESOURCES**

| | | | | |
|--|---------------------|---------------------|------------------------|---------------------|
| Bonds and mortgages | | | | \$417,390 00 |
| Stock and bond investments, viz.: | | | | |
| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value | |
| State of New York..... | \$10,000 00 | \$10,593 75 | \$11,600 00 | |
| Cities in other States..... | 10,000 00 | 10,603 50 | 11,000 00 | |
| Cities in this State..... | 52,000 00 | 53,635 40 | 54,150 00 | |
| Counties in this State..... | 20,000 00 | 21,336 19 | 21,550 00 | |
| Towns in this State..... | 37,000 00 | 37,575 98 | 38,500 00 | |
| Villages in this State..... | 32,500 00 | 32,729 05 | 33,325 00 | |
| School districts in this State | 10,000 00 | 10,158 40 | 10,020 00 | |
| Railroad mortgage bonds.... | 36,000 00 | 37,436 75 | 32,280 00 | |
| | <u>\$207,500 00</u> | <u>\$214,059 02</u> | <u>\$212,405 00</u> | |
| Cash on deposit in banks or trust companies..... | | | | 212,405 00 |
| Cash on hand..... | | | | 70,076 41 |
| Total of collectible interest..... | | | | 4,064 20 |
| | | | | 14,117 28 |
| | | | | <u>\$718,052 89</u> |

LIABILITIES**Amount due depositors, viz.:**

| | |
|--|----------------------------|
| Principal | \$647,985 00 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 12,048 46 |
| | <u>\$660,033 46</u> |
| Surplus on market value..... | 58,019 43 |
| | <u><u>\$718,052 89</u></u> |
| Surplus on par value, \$53,114.43. | |

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|---|----------------------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$70,712 00 |
| From depositors, not including dividends credited..... | 188,991 70 |
| From interest on loans, deposits and investments..... | 33,597 40 |
| From mortgages..... | 7,750 00 |
| From redemption of stocks and bonds..... | 6,000 00 |
| | <u><u>\$307,051 10</u></u> |

PAYMENTS

| | |
|--|--------------|
| To depositors, including dividends paid to them..... | \$154,823 10 |
| For loans on bonds and mortgages..... | 33,300 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$38,000)..... | 39,577 01 |
| For interest (other than dividend payments to depositors)... | 311 81 |

For current expenses of the bank, viz.:

| | | |
|--|------------|-------------------|
| For salaries | \$2,990 00 | |
| For taxes: Surplus..... | 462 70 | |
| For rent of banking rooms..... | 500 00 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house.... | 945 87 | |
| | | <u>\$4,898 57</u> |

| | |
|---|----------------------------|
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | <u>74,140 61</u> |
| | <u><u>\$307,051 10</u></u> |

STATISTICAL INFORMATION

| | |
|---|------------------------|
| Number of open accounts January 1, 1917..... | 1,870 |
| Number of accounts opened or reopened during the year..... | 332 |
| Number of accounts closed during the year..... | 211 |
| Amount deposited during the year, not including dividends credited for that period..... | \$188,991 70 |
| Amount withdrawn during the year..... | 154,823 10 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$11,622 84 |
| January 1, 1917..... | <u>12,048 46</u> |
| Dividends paid to depositors for the year 1916..... | 23,671 30 |
| Average amount of each account January 1, 1917..... | 352 95 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$34,290 73 |
| Total expenses of the bank for the year 1916..... | 4,898 57 |
| Dividends paid to depositors for the year 1916..... | 23,671 30 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <u><u>5,720 86</u></u> |

134. THE HOME SAVINGS BANK, WHITE PLAINS

[156 Main street; incorporated 1893]

DAVID CROMWELL, President.
HARRY S. HAMILTON, Vice-Pres.
J. T. LOCKWOOD, Vice-President.

JOHN F. KREPPS, Secretary.
ADELBERT T. SHAW, Asst. Secy.

TRUSTEES

HENRY R. BARRETT.
DAVID CROMWELL,
CHARLES J. F. DECKER,
HENRY P. GRIFFIN,
HARRY S. HAMILTON,
JAMES F. HORAN,

CHARLES D. HORTON,
HARVEY HUSTED,
JOHN Y. LAVERY,
F. HERBERT NOWILL,
AARON RADICK,
EDWARD SCHIRMER,

STEPHEN C. SMITH,
ELIJAH C. SNIFFEN,
JOHN F. KREPPS,
J. T. LOCKWOOD,
WILLIAM H. LYON,
THOMAS SIMPSON,

FINANCIAL
RESOURCES

Bonds and mortgages..... \$3,077,150 00
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|-----------------------|-----------------------|---------------------------|
| State of New York..... | \$15,000 00 | \$15,300 00 | \$15,150 00 |
| Cities in other States..... | 125,000 00 | 133,139 00 | 131,450 00 |
| Cities in this State..... | 320,410 00 | 315,307 50 | 319,570 20 |
| Counties in this State..... | 39,675 00 | 40,415 25 | 42,965 25 |
| Towns in this State..... | 268,300 00 | 276,433 70 | 282,601 00 |
| Villages in this State..... | 157,250 00 | 166,668 23 | 167,612 50 |
| School districts in this State | 226,275 00 | 236,666 09 | 236,330 90 |
| Railroad mortgage bonds... | 511,000 00 | 520,237 50 | 463,240 00 |
| | <u>\$1,662,910 00</u> | <u>\$1,704,156 27</u> | <u>\$1,658,919 85</u> |

Banking house and lot, book value, \$40,000; cost, \$41,817.90; 1,658,919 85
actual cash value..... 40,000 00
Other real estate, book value, \$167,480.25; cost, \$167,669.28;
actual cash value..... 167,480 25
Cash on deposit in banks or trust companies..... 507,369 77
Cash on hand..... 27,916 58
Total of collectible interest..... 63,383 79
Amount of all other assets, viz.:

Accrued rentals, banking house..... \$500 00
Accrued rentals, other real estate..... 321 00
Insurance premiums advanced..... 287 54

1,108 54

\$5,543,328 78

LIABILITIES

Amount due depositors, viz.:

Principal \$5,131,100 50
Dividends credited or to be credited for the six
months ending with December 31, 1916..... 94,601 63

\$5,225,711 22

Other liabilities, viz.: Expenses incurred, but unpaid, ex-
penses of other real estate, estimated..... 375 00
Surplus on market value..... 317,242 56

\$5,543,328 78

Surplus on par value, \$321,232.71.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1916, before transactions of the day..... \$377,906 57
From depositors, not including dividends credited..... 1,512,598 01
From interest on loans, deposits and investments..... 246,338 38
From rents from banking house..... 500 00

| | |
|--|------------------|
| From rents from other real estate..... | \$7,319 75 |
| From mortgages..... | 133,734 00 |
| From redemption of stocks and bonds..... | 85,795 00 |
| From real estate sold..... | 34,508 89 |
| From all other sources, viz.: | |
| Real estate contracts..... | \$27,000 00 |
| Insurance premiums returned..... | 404 47 |
| Taxes returned..... | 957 67 |
| Commissions returned..... | 15 75 |
| | <u>28,377 89</u> |

\$2,427,078 49

PAYMENTS

| | |
|--|------------------|
| To depositors, including dividends paid to them..... | \$1,312,363 59 |
| For loans on bonds and mortgages..... | 260,634 00 |
| For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$213,020)..... | 220,041 09 |
| For interest (other than dividend payments to depositors)... | 1,087 29 |
| For current expenses of the bank, viz.: | |
| For salaries..... | \$20,340 00 |
| For taxes: Banking house, \$629.72; surplus, \$2,287.63; on mortgages, \$1,169.00..... | 4,086 35 |
| For expenses, except taxes, of banking house: | |
| Repairs..... | 92 74 |
| Insurance..... | 400 00 |
| Other..... | 762 59 |
| For expenses of other real estate, viz.: | |
| Repairs..... | 3,578 73 |
| Insurance..... | 369 71 |
| Taxes..... | 2,711 80 |
| Other..... | 1,787 58 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 5,865 49 |
| | <u>39,994 99</u> |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 56,793 18 |
| Other payments, viz.: | |
| Insurance premiums advanced..... | \$120 50 |
| Taxes advanced..... | 757 50 |
| | <u>878 00</u> |

Cash on hand and in banks or trust companies December 31,
1916, after transactions of the day..... 535,286 35

\$2,427,078 49

STATISTICAL INFORMATION

| | |
|---|-------------------|
| Number of open accounts January 1, 1917..... | 13,751 |
| Number of accounts opened or reopened during the year..... | 2,284 |
| Number of accounts closed during the year..... | 1,570 |
| Amount deposited during the year, not including dividends credited for that period..... | \$1,512,598 01 |
| Amount withdrawn during the year..... | 1,312,363 59 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$31,082 02 |
| January 1, 1917..... | 94,601 63 |
| | <u>185,683 65</u> |
| Average amount of each account January 1, 1917..... | 390 62 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$260,036 58 |
| Total expenses of the bank for the year 1916..... | 39,998 35 |
| Dividends paid to depositors for the year 1916..... | 185,693 65 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <u>34,354 58</u> |

135. PEEKSKILL SAVINGS BANK, PEEKSKILL

[920 South street; incorporated 1889]

FRANK M. DAIN, President.
 FREDERICK LENT, Vice-President.
 EDWARD G. HALSEY, Vice-President.

SANFORD R. KNAPP, Secretary.
 EDWARD E. YOUNG, Treasurer.
 R. S. ALLEN, Cashier.

TRUSTEES

SANFORD R. KNAPP.
 HENRY L. ARMSTRONG,
 FREDERICK LENT,
 OSCAR GRIFFIN,
 ALONZO SEYMOUR,

FRANK M. DAIN.
 EDWARD E. YOUNG,
 J. R. DECATUR,
 EDMUND JORDAN,
 EDWARD G. HALSEY,

WILLIAM H. CROFT.
 GEORGE W. BUCHANAN,
 ROBERT S. ALLEN,
 EDWARD F. HILL,
 THEODORE F. TOMPKINS.

**FINANCIAL
 RESOURCES**

Bonds and mortgages..... \$2,839,983 90
 Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|-----------------------|-----------------------|---------------------------|
| United States..... | \$20,000 00 | \$25,893 75 | \$22,300 00 |
| State of North Dakota..... | 50,000 00 | 53,720 00 | 50,000 00 |
| State of Wyoming..... | 5,000 00 | 6,375 00 | 5,150 00 |
| Cities in other States..... | 426,000 00 | 448,389 68 | 428,590 00 |
| Cities in this State..... | 248,500 00 | 261,292 00 | 246,125 00 |
| Counties in this State..... | 50,000 00 | 50,500 00 | 49,500 00 |
| Towns in this State..... | 58,208 73 | 58,239 22 | 58,404 99 |
| Villages in this State..... | 561,120 35 | 566,564 80 | 569,848 00 |
| School districts in this State | 247,315 00 | 250,225 15 | 255,238 08 |
| Railroad mortgage bonds... | 30,000 00 | 35,675 00 | 25,000 00 |
| | <u>\$1,696,144 08</u> | <u>\$1,756,774 60</u> | <u>\$1,710,056 07</u> |

Banking house and lot, book value, \$28,675.63; cost, \$50,411.76; actual cash value..... 30,000 00
 Cash on deposit in banks or trust companies..... 449,174 62
 Cash on hand..... 19,390 79
 Total of collectible interest..... 54,845 82
 Amount of all other assets, viz.: Rents accrued..... 212 50
\$5,103,663 70

LIABILITIES

Amount due depositors, viz.:

Principal..... \$4,429,885 58
 Dividends credited or to be credited for the six
 month ending with December 31, 1916..... 85,035 39
\$4,514,920 94

Other liabilities, viz.: Dividends accrued on deposits to January 1, 1917, estimated..... 37 37
 Surplus on market value..... 588,705 39
\$5,103,663 70

Surplus on par value, \$574,793.40.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... \$380,489 57
 From depositors, not including dividends credited..... 753,891 96
 From interest on loans, deposits and investments..... 222,786 06
 From rents from banking house..... 1,025 00
 From mortgages..... 189,644 00
 From redemption of stocks and bonds..... 67,320 71
 From all other sources, viz.:
 Profit and loss..... \$19 00
 Telephone..... 2 50
 Deposit with bid for bonds..... 1,600 00
 Error previous dividend..... 53 78
1,675 28
\$1,616,832 58

PAYMENTS

| | |
|---|----------------|
| To depositors, including dividends paid to them..... | \$818,564 78 |
| For loans on bonds and mortgages..... | 253,550 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$49,511.65)..... | 51,971 91 |
| For interest (other than dividend payments to depositors)... | 718 45 |
| For current expenses of the bank, viz.: | |
| For salaries..... | \$10,900 00 |
| For taxes: Banking house, \$1,048.68; surplus, \$5,238.81; | |
| on mortgages, \$466.25..... | 6,813 74 |
| For expenses, except taxes, of banking house: | |
| Repairs..... | 270 72 |
| Insurance..... | 92 42 |
| Other..... | 2,106 77 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 1,322 73 |
| | <hr/> |
| | 21,505 38 |
| Other payments, viz.: | |
| Deposit with bid for bonds..... | \$1,600 00 |
| Cash short..... | 81 10 |
| Interest paid in error refunded..... | 1 15 |
| New water system for banking house..... | 230 63 |
| Error in previous dividend..... | 53 78 |
| | <hr/> |
| | 1,956 65 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 468,565 41 |
| | <hr/> |
| | \$1,616,832 58 |

STATISTICAL INFORMATION

| | |
|--|--------------|
| Number of open accounts January 1, 1917..... | 8,816 |
| Number of accounts opened or reopened during the year.... | 863 |
| Number of accounts closed during the year..... | 725 |
| Amount deposited during the year, not including dividends credited for that period..... | \$753,891 96 |
| Amount withdrawn during the year..... | 818,564 78 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$34,480 89 |
| January 1, 1917..... | 85,035 29 |
| Credited at other periods..... | 106 94 |
| | <hr/> |
| | 169,623 22 |
| Average amount of each account January 1, 1917..... | 512 12 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$222,097 14 |
| Total expenses of the bank for the year 1916..... | 21,542 75 |
| Dividends paid to depositors for year 1916..... | 169,623 22 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 30,931 17 |

136. PEOPLE'S BANK FOR SAVINGS OF NEW ROCHELLE

[253 Huguenot street; incorporated 1908]

GEORGE WATSON, President..

ALFRED L. HAMMETT, Secretary.

SAMUEL F. SWINBURNE, Vice-Pres.

TRUSTEES

W. W. RISSELL,
JOHN CONLON,
R. C. EDDY,
MOTT EMIGH,
G. F. FLANDREAUX,
GEO. E. GALGANO,
WILLIAM KIRCHHOFF.

J. F. LAMBDEN,
GEO. W. MAHLSTEDT,
JOHN F. NEW,
GEORGE WATSON,
JOHN A. PECK,
GEORGE T. DAVIS,
SAM'L F. SWINBURNE.

L. E. VAN ETEN,
HOWARD B. WARE,
JAMES S. HAVILAND,
JOHN H. TROY,
ALFRED L. HAMMETT,
HARRY E. COLWELL,
GEORGE M. WOOD.

FINANCIAL
RESOURCES

Bonds and mortgages..... \$495,625 00
Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value | |
|--|---------------------|---------------------|---------------------------|---------------------|
| Cities in this State..... | \$37,990 00 | \$37,637 83 | \$37,929 50 | |
| Counties in this State..... | 4,000 00 | 3,910 00 | 4,240 00 | |
| Towns in this State..... | 26,500 00 | 27,273 83 | 27,510 00 | |
| Villages in this State..... | 56,700 00 | 53,542 64 | 59,307 00 | |
| School districts in this State | 15,000 00 | 15,114 31 | 15,350 00 | |
| Railroad mortgage bonds... | 104,000 00 | 101,170 81 | 94,790 00 | |
| | <u>\$244,190 00</u> | <u>\$243,649 42</u> | <u>\$239,126 50</u> | 239,126 50 |
| Cash on deposit in banks or trust companies..... | | | | 49,881 01 |
| Cash on hand..... | | | | 1,691 75 |
| Total of collectible interest..... | | | | 6,761 08 |
| | | | | <u>\$793,085 34</u> |

LIABILITIES

Amount due depositors, viz.:

| | | |
|---|--------------|---------------------|
| Principal | \$761,536 43 | |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 13,220 89 | \$774,756 32 |
| Surplus on market value..... | | 18,329 02 |
| | | <u>\$793,085 34</u> |

Surplus on par value, \$23,392.50.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|--|---------------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$35,998 79 |
| From depositors, not including dividends credited..... | 435,484 32 |
| From interest on loans, deposits and investments..... | 37,118 55 |
| From mortgages..... | 12,500 00 |
| From redemption of stocks and bonds..... | 21,609 00 |
| From all other sources, viz.: | |
| Telephone | \$4 75 |
| Home banks | 8 50 |
| Pass books | 3 05 |
| Typewriting | 13 00 |
| Appraiser's fees | 128 50 |
| | <u>157 80</u> |
| | <u>\$542,863 46</u> |

PAYMENTS

| | |
|--|--------------|
| To depositors, including dividends paid to them..... | \$314,895 96 |
| For loans on bonds and mortgages..... | 98,750 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$65,600)..... | 67 840 01 |
| For interest (other than dividend payments to depositors)... | 214 52 |
| For current expenses of the bank, viz.: | |
| For salaries..... | \$4,566 88 |
| For taxes, surplus..... | 112 19 |
| For expenses, except taxes, of banking house: Other..... | 10 08 |
| For rent of banking rooms..... | 1,479 36 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 1,353 48 |
| | <hr/> |
| | 7,521 99 |
| Tellers' difference..... | \$85 00 |
| Trustees' certificates..... | 938 00 |
| Home banks..... | 1,000 22 |
| Correction 1914 difference..... | 50 00 |
| | <hr/> |
| | 2,073 22 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 51,572 76 |
| | <hr/> |
| | \$542,868 46 |
| | <hr/> |

STATISTICAL INFORMATION

| | |
|--|--------------|
| Number of open accounts January 1, 1917..... | 3,832 |
| Number of accounts opened or reopened during the year..... | 834 |
| Number of accounts closed during the year..... | 558 |
| Amount deposited during the year, not including dividends credited for that period..... | \$435,484 32 |
| Amount withdrawn during the year..... | 314,895 96 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$12,238 12 |
| January 1, 1917..... | 13,220 89 |
| Credited at other periods..... | 6 03 |
| | <hr/> |
| | 25,465 04 |
| Average amount of each account January 1, 1917..... | 198 73 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$37,934 96 |
| Total expenses of the bank for the year 1916..... | 7,521 99 |
| Dividends paid to depositors for the year 1916..... | 25,465 04 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 4,947 93 |
| | <hr/> |

137. PEOPLES' SAVINGS BANK OF THE TOWN OF YONKERS, YONKERS

[12 and 14 Getty square; incorporated 1886]

CHARLES E. GORTON, President.**FRANK E. WHEELER, Treasurer.****ROBERT H. NEVILLE, Vice-President.****ALBERT B. LOSELLE, Asst. Treas.****ANDREW B. BARR, Vice-President.****TRUSTEES****FRANK E. WHEELER,
CHARLES E. GORTON,
ROBERT H. NEVILLE,
GUSTAV SCHLEUTER,
CHARLES E. SKINNER,****ANDREW B. BARR,
ALONZO P. HAZARD,
ALBERT C. BENEDICT,
GEORGE H. WARREN,
JOSEPH MILLER,
CAMPBELL SCOTT,****RALPH B. HIBBARD,
LOUIS SPRECKLES,
WILLIAM HALLEY,
ARTHUR LAND,
E. B. EMBREE,
JAMES C. FULTON.****FINANCIAL****RESOURCES**

Bonds and mortgages..... 5,383,750 00

Stock and bond investments, viz.:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|--------------|------------------|---------------------------|
| State of Alabama..... | \$17,000 00 | \$18,465 00 | \$17,170 00 |
| Cities in other States..... | 399,000 00 | 417,106 96 | 418,700 00 |
| Cities in this State..... | 1,114,335 18 | 1,137,946 13 | 1,157,898 73 |
| Counties in this State..... | 49,070 00 | 51,185 21 | 51,451 40 |
| Towns in this State..... | 501,067 74 | 515,768 69 | 516,037 40 |
| Villages in this State..... | 994,771 68 | 1,020,541 89 | 1,018,068 44 |
| School districts in this State | 388,160 00 | 406,810 88 | 403,006 00 |
| Railroad mortgage bonds.... | 50,000 00 | 52,668 75 | 46,500 00 |

| | | |
|-----------------------|-----------------------|-----------------------|
| <u>\$3,513,384 60</u> | <u>\$3,620,492 51</u> | <u>\$3,627,820 97</u> |
|-----------------------|-----------------------|-----------------------|

3,627,820 97

Banking house and lot, book value, \$59,817.40; cost, \$61,586.48; actual cash value.....

61,500 00

Other real estate book value, \$61,837.25; cost, \$58,304.73; actual cash value.....

58,200 00

Cash on deposit in banks or trust companies.....

553,582 81

Cash on hand.....

91,089 89

Total of collectible interest.....

91,305 01

Amount of all other assets, viz.: Rents accrued.....

302 00

\$9,867,550 68**LIABILITIES**

Amount due depositors, viz.:

Principal..... \$3,946,470 16

Dividends credited or to be credited for the six months ending with December 31, 1916..... 166,618 04

\$9,113,088 20

Surplus on market value.....

754,462 48

\$9,867,550 68

Surplus on par value, \$640,026.11.

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|---|--------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$590,139 12 |
| From depositors, not including dividends credited..... | 2,383,863 74 |
| From interest on loans, deposits and investments..... | 429,043 80 |
| From rents from banking house..... | 740 00 |
| From rents from other real estate..... | 6,532 33 |
| From mortgages..... | 118,500 00 |
| From redemption of stocks and bonds..... | 190,065 90 |
| From stocks and bonds sold (total par value, \$1,075.10)..... | 1,075 10 |
| From real estate sold..... | 14,300 00 |

\$3,740,259 99

PAYMENTS

| | |
|--|----------------------------|
| To depositors, including dividends paid to them..... | \$1,806,424 20 |
| For loans on bonds and mortgages..... | 407,400 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$786,319.81)..... | 813,650 65 |
| For interest (other than dividend payments to depositors)... | 9,287 00 |
| For current expenses of the bank, viz.: | |
| For salaries..... | \$14,783 56 |
| For taxes: Banking house, \$1,963.57; surplus, \$6,048.12 | 8,021 69 |
| For expenses, except taxes, of banking house: | |
| Repairs..... | 134 70 |
| Other..... | 10 18 |
| For expenses of other real estate, viz.: | |
| Repairs..... | 4,038 60 |
| Insurance..... | 293 34 |
| Taxes..... | 2,014 63 |
| Other..... | 1,916 92 |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 3,212 60 |
| | <hr/> 34,416 87 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | 24,408 57 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | 644,672 70 |
| | <hr/> <hr/> \$3,740,259 99 |

STATISTICAL INFORMATION

| | |
|--|------------------|
| Number of open accounts January 1, 1917..... | 18,597 |
| Number of accounts opened or reopened during the year.... | 3,621 |
| Number of accounts closed during the year..... | 2,418 |
| Amount deposited during the year, not including dividends credited for that period..... | \$2,383,863 74 |
| Amount withdrawn during the year..... | 1,806,424 20 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$159,015 87 |
| January 1, 1917..... | 166,618 04 |
| | <hr/> 325,633 91 |
| Average amount of each account January 1, 1917..... | 475 01 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$436,203 88 |
| Total expenses of the bank for the year 1916..... | 34,416 87 |
| Dividends paid to depositors for the year 1916..... | 325,633 91 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | <hr/> 76,153 10 |

138. THE PORT CHESTER SAVINGS BANK, PORT CHESTER

[Corner North Main and Willett streets; incorporated 1865]

WILLIAM RYAN, President.
ELLWOOD BURSALL, Vice-Pres.
JOHN W. McCARTY, Vice-Pres.

ROBERT B. M. COOK, Secretary.
JOHN W. DIEHL, Cashier.
GEORGE A. STUDWELL, Asst. Cashier.

TRUSTEES

WILLIAM RYAN,
EDWIN F. STUDWELL,
ELLWOOD BURSALL,
H. L. MARSHALL, JR.,
JOSIAH N. WILCOX,

JOHN W. McCARTY,
CHARLES H. TIBBITS,
ROBERT B. M. COOK,
LEANDER HORTON,
THOMAS BYRNES, JR.,
SAMUEL GLOCK,

ARTHUR B. WILCOX,
JOHN W. DIEHL,
JOHN W. RYAN,
ANSON W. ANDERSON,
DEWITT H. LYON,

FINANCIAL
RESOURCES

Bonds and mortgages..... \$2,445,176 00
Stock and bond investments, viz:

| <i>Stocks and bonds</i> | Par value | Original cost | Estimated market value |
|--------------------------------|-----------------------|-----------------------|---------------------------|
| State of New York..... | \$40,000 00 | \$40,287 50 | \$41,300 00 |
| Cities in other States..... | 143,000 00 | 146,967 22 | 145,905 00 |
| Cities in this State..... | 611,199 18 | 626,359 45 | 618,190 15 |
| Counties in this State..... | 124,900 00 | 129,399 18 | 128,945 50 |
| Towns in this State..... | 88,078 25 | 88,614 01 | 88,783 25 |
| Villages in this State..... | 229,912 00 | 233,579 39 | 233,779 19 |
| School districts in this State | 123,600 00 | 127,368 08 | 122,739 00 |
| Railroad mortgage bonds... | 411,000 00 | 406,067 50 | 370,450 00 |
| | <u>\$1,771,689 43</u> | <u>\$1,801,633 33</u> | <u>\$1,750,092 09</u> |

| | |
|---|------------------------------|
| Banking house and lot, book value, \$25,000; cost, \$44,682.06; actual cash value..... | 1,750,092 09 |
| Other real estate, book value, \$28,982.87; cost, \$29,355.36; actual cash value..... | 25,000 00 |
| Cash on deposit in banks or trust companies..... | 28,982 87 |
| Cash on hand..... | 320,400 67 |
| Total of collectible interest..... | 38,878 34 |
| | 37,873 29 |
| | <u><u>\$4,646,403 26</u></u> |

LIABILITIES

Amount due depositors, viz:

| | |
|---|------------------------------|
| Principal | \$4,246,943 48 |
| Dividends credited or to be credited for the six months ending with December 31, 1916..... | 77,844 80 |
| | <u>\$4,324,788 28</u> |
| Surplus on market value..... | 321,614 98 |
| | <u><u>\$4,646,403 26</u></u> |

Surplus on par value, \$343,212.32.

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|--|--------------|
| Cash on hand and in banks or trust companies January 1, 1916, before transactions of the day..... | \$253,874 15 |
| From depositors, not including dividends credited..... | 1,241,049 57 |
| From interest on loans, deposits and investments..... | 191,505 23 |
| From rents from other real estate..... | 816 00 |
| From mortgages..... | 122,817 00 |
| From redemption of stocks and bonds..... | 107,942 74 |
| From real estate sold..... | 7,500 00 |

From all other sources, viz.:

| | | |
|---|----------|-----------------------|
| Insurance premiums advanced refunded..... | \$261 27 | |
| Profit and loss..... | 1 82 | |
| | | \$263 09 |
| | | <u>\$1,925,767 78</u> |

PAYMENTS

| | | |
|---|------------|-----------------------|
| To depositors, including dividends paid to them..... | | \$924,095 09 |
| For loans on bonds and mortgages..... | | 253,100 00 |
| For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$332,212)..... | | 333,444 58 |
| For interest (other than dividend payments to depositors)... | | 3,078 81 |
| For current expenses of the bank, viz.: | | |
| For salaries..... | \$9,100 00 | |
| For taxes: Banking house, \$974.17; surplus, \$3,678.24.. | 3,652 41 | |
| For expenses, except taxes, of banking house: Other | 736 00 | |
| For expenses of other real estate, viz.: | | |
| Repairs | 135 29 | |
| Insurance | 41 40 | |
| Other | 266 92 | |
| For other expenses, not including expenses of other real estate nor other expenses of banking house... | 1,791 89 | |
| | | 15,723 91 |
| For real estate acquired by foreclosure, or in settlement of debts due the bank..... | | 36,855 26 |
| Other payments, viz: Insurance premiums advanced..... | | 191 12 |
| Cash on hand and in banks or trust companies December 31, 1916, after transactions of the day..... | | 359,279 01 |
| | | <u>\$1,925,767 78</u> |

STATISTICAL INFORMATION

| | |
|--|----------------|
| Number of open accounts January 1, 1917..... | 9,308 |
| Number of accounts opened or reopened during the year.... | 2,025 |
| Number of accounts closed during the year..... | 1,479 |
| Amount deposited during the year, not including dividends credited for that period..... | \$1,241,049 57 |
| Amount withdrawn during the year..... | 924,095 09 |
| Amount of dividends credited and paid for the year, viz.: | |
| July 1, 1916..... | \$73,416 59 |
| January 1, 1917..... | 77,344 80 |
| | 151,261 39 |
| Average amount of each account January 1, 1917..... | 464 63 |
| Rate per cent. of dividends to depositors during the six months ending June 30, 1916..... | 4 |
| Rate per cent. of dividends to depositors during the six months ending December 31, 1916..... | 4 |
| Total earnings of the bank for the year 1916, after allowing for amortization of premiums and discounts..... | \$190,964 42 |
| Total expenses of the bank for the year 1916..... | 16,217 78 |
| Dividends paid to depositors for the year 1916..... | 151,261 39 |
| Net earnings for the year 1916 over expenses and dividends paid to depositors..... | 23,485 25 |

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1916 — Continued

| NAMES | Total resources | Amount due depositors | Other liabilities | Surplus on estimated market value of stocks and bonds | Surplus in per value of stocks and bonds | Number of open accounts, July 1, 1916 | Number of accounts opened or reopened during year ending June 30, 1916 |
|--|--------------------|-----------------------------|----------------------|---|--|---|--|
| NIAGARA COUNTY | | | | | | | |
| Farmers and Merchants' Savings Bank of the City of Lockport. | \$6,295,854 41 | \$5,876,771 55 | \$3,000 00 | \$416,032 86 | \$497,390 10 | 13,001 | 1,833 |
| Niagara County Savings Bank, Niagara Falls. | 2,252,365 36 | 2,130,783 81 | 30,236 01 | 91,345 54 | 96,787 54 | 7,521 | 3,369 |
| Total | \$8,548,219 77 | \$8,007,555 36 | \$33,236 01 | \$507,428 40 | \$594,177 64 | 20,522 | 5,227 |
| ONEIDA COUNTY | | | | | | | |
| Oneida County Savings Bank, The, Rome. | \$2,533,867 82 | \$2,413,383 75 | ..... | \$120,484 07 | \$197,066 27 | 7,565 | 777 |
| Rome Savings Bank, The. | 3,910,107 64 | 3,563,300 12 | ..... | 341,807 52 | 407,714 81 | 9,836 | 1,319 |
| Savings Bank of Utica, The. | 17,631,797 99 | 15,801,946 85 | \$8,967 60 | 1,830,833 54 | 1,755,359 39 | 34,465 | 6,541 |
| Total | \$24,075,773 45 | \$21,783,630 72 | \$8,967 60 | \$2,293,175 13 | \$2,360,140 47 | 51,867 | 8,657 |
| ONTARIO COUNTY | | | | | | | |
| Ontario County Savings Bank, Syracuse. | \$27,963,468 34 | \$25,535,670 95 | \$49,013 00 | \$2,375,784 39 | \$2,633,430 70 | 53,453 | 8,973 |
| Stamatesches Savings Bank. | 1,331,581 82 | 1,223,907 83 | ..... | 105,673 99 | 128,448 99 | 3,764 | 338 |
| Syracuse Savings Bank. | 15,711,835 91 | 13,720,930 11 | 49,409 76 | 1,941,466 04 | 2,357,541 04 | 26,530 | 3,635 |
| Total | \$45,006,886 07 | \$40,485,508 89 | \$98,422 76 | \$4,422,954 42 | \$5,119,420 82 | 83,747 | 12,946 |
| ONTARIO COUNTY | | | | | | | |
| Geneva Savings Bank. | \$990,324 78 | \$970,149 47 | ..... | \$20,175 31 | \$20,794 31 | 5,021 | 1,594 |
| ORANGE COUNTY | | | | | | | |
| Cornwall Savings Bank, The, Cornwall-on-Hudson. | \$434,954 89 | \$412,992 15 | \$100 00 | \$20,862 74 | \$28,678 74 | 1,350 | 154 |
| Greenburgh Savings Bank. | 1,568,003 77 | 1,511,025 77 | ..... | 75,878 00 | 103,057 00 | 2,414 | 405 |
| Middletown Savings Bank. | 5,719,594 79 | 5,446,964 57 | ..... | 260,189 92 | 362,737 70 | 12,938 | 1,711 |
| Newburgh Savings Bank. | 14,517,594 01 | 12,646,963 43 | 9,104 58 | 1,961,861 95 | 1,826,939 86 | 13,614 | 1,422 |
| Walden Savings Bank. | 1,164,226 92 | 1,054,483 61 | ..... | 99,743 32 | 112,531 32 | 3,272 | 455 |
| Warwick Savings Bank. | 1,401,615 86 | 1,317,032 34 | ..... | 84,583 52 | 107,770 77 | 3,963 | 293 |
| Total | \$24,821,826 25 | \$22,309,492 22 | \$9,204 58 | \$2,503,139 45 | \$2,540,732 48 | 43,249 | 4,516 |

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1916 — Continued

| NAMES | Number of accounts closed during year ending June 30, 1916 | Amount deposited during year ending June 30, 1916, not including dividends credited for that period | Amount withdrawn during year ending June 30, 1916 | Amount of dividends credited and paid during year ending June 30, 1916 | Current expenses for six months | Average rate per cent. of dividends for year ending June 30, 1916 |
|--|--|---|---|--|---------------------------------|---|
| Niagara County | | | | | | |
| Farmers and Mechanics' Savings Bank of the City of Lockport..... | 1,573 | \$2,031,943.58 | \$2,119,750.60 | \$221,405.96 | \$11,139.19 | 4 |
| Niagara County Savings Bank, Niagara Falls..... | 1,899 | 1,412,303.98 | 1,063,777.90 | 66,539.17 | 5,399.65 | 4 |
| Total..... | 3,471 | \$3,443,947.56 | \$3,178,528.50 | \$290,945.13 | \$16,538.24 | ..... |
| Oneida County | | | | | | |
| Oneida County Savings Bank, The Rome..... | 732 | \$533,084.10 | \$598,794.06 | \$80,639.63 | \$5,203.13 | 31 |
| Rome Savings Bank, The..... | 1,047 | 776,945.70 | 911,830.75 | 119,725.78 | 10,064.87 | 31 |
| Savings Bank of Utica, The..... | 4,662 | 3,644,877.47 | 3,674,449.80 | 526,546.58 | 29,517.64 | 31 |
| Total..... | 6,441 | \$4,954,907.27 | \$5,185,064.61 | \$726,911.99 | \$44,785.64 | ..... |
| Ontario County | | | | | | |
| Ontario County Savings Bank, Syracuse..... | 8,627 | \$6,566,277.12 | \$5,925,232.12 | \$983,503.68 | \$48,538.41 | 4 |
| Saratoga Savings Bank..... | 271 | 644,566.30 | 665,678.44 | 44,767.77 | 4,182.00 | 4 |
| Syracuse Savings Bank..... | 2,684 | 3,076,269.41 | 3,418,368.51 | 513,963.45 | 28,912.34 | 4 |
| Total..... | 11,582 | \$10,886,112.83 | \$9,949,239.07 | \$1,512,264.90 | \$81,613.04 | ..... |
| Ontario County | | | | | | |
| Geneva Savings Bank..... | 1,160 | \$551,624.03 | \$421,567.64 | \$32,427.26 | \$3,069.87 | 4 |
| Oranget County | | | | | | |
| Oranget Savings Bank, The, Cornwall-on-Hudson..... | 154 | \$79,207.32 | \$77,067.55 | \$15,208.25 | \$871.45 | 4 |
| Oranget Savings Bank..... | 439 | 362,610.86 | 320,496.60 | 50,621.94 | 3,113.92 | 4 |
| Middletown Savings Bank..... | 1,244 | 1,166,449.99 | 1,013,117.66 | 201,662.83 | 10,515.42 | 4 |
| Newburgh Savings Bank..... | 1,905 | 1,697,860.52 | 1,961,712.66 | 470,255.09 | 17,589.80 | 4 |
| Walton Savings Bank..... | 341 | 266,280.99 | 244,637.26 | 37,665.76 | 2,408.31 | 31 |
| Watkins Savings Bank..... | 333 | 216,786.99 | 275,481.11 | 46,077.88 | 3,672.00 | 31 |
| Total..... | 4,216 | \$3,686,686.18 | \$3,862,492.83 | \$693,161.26 | \$38,170.40 | ..... |

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1916.—Continued

| NAMES | Total resources | Amount due depositors | Other liabilities | Surplus on estimated market value of stocks and bonds | Surplus on per value of stocks and bonds | Number of open accounts, July 1, 1916 | Number of accounts opened or reopened during year ending June 30, 1916 |
|---|--------------------|-----------------------------|----------------------|---|--|---|--|
| OWEGO COUNTY | | | | | | | |
| Fulton Savings Bank | \$2,615,317 81 | \$2,426,733 93 | \$20 00 | \$186,563 83 | \$184,967 33 | 5,978 | 860 |
| Owego City Savings Bank | 4,150,631 84 | 3,894,473 26 | ..... | 266,158 58 | 273,506 07 | 1,337 | 1,337 |
| Owego County Savings Bank, Owego | 4,186,886 15 | 3,873,363 45 | ..... | 313,531 70 | 302,961 40 | 6,528 | 1,038 |
| Total | \$10,952,844 80 | \$10,184,570 69 | \$20 00 | \$768,254 11 | \$761,434 80 | 20,474 | 3,253 |
| PUTNAM COUNTY | | | | | | | |
| Putnam County Savings Bank, Brewster | \$1,374,444 26 | \$1,297,077 28 | ..... | \$77,366 98 | \$70,057 37 | 2,873 | 538 |
| QUEENS COUNTY | | | | | | | |
| College Point Savings Bank | \$1,729,887 73 | \$1,598,253 86 | ..... | \$134,633 87 | \$173,031 93 | 3,501 | 440 |
| Jamaica Savings Bank | 6,083,314 76 | 5,611,205 22 | ..... | 472,109 54 | 468,323 48 | 11,549 | 1,045 |
| Long Island City Savings Bank | 9,475,354 80 | 8,571,086 74 | ..... | 904,268 06 | 833,403 01 | 23,621 | 5,023 |
| Queens County Savings Bank, The, Flushing | 4,351,243 50 | 4,036,917 73 | ..... | 314,325 77 | 315,853 77 | 9,504 | 1,738 |
| Total | \$21,639,800 79 | \$19,814,463 55 | ..... | \$1,925,337 34 | \$1,810,638 19 | 48,175 | 9,146 |
| RENSSELAER COUNTY | | | | | | | |
| Troy Savings Bank | \$12,378,975 86 | \$11,036,511 10 | \$94,809 58 | \$1,127,655 18 | \$1,350,409 18 | 18,971 | 2,616 |
| RICHMOND COUNTY | | | | | | | |
| Richmond County Savings Bank, West New Brighton | \$1,773,961 81 | \$1,667,285 97 | \$197 03 | \$106,378 84 | \$113,923 84 | 5,695 | 908 |
| Staten Island Savings Bank, Stapleton | 5,793,105 83 | 5,367,606 26 | 5,323 82 | 420,775 75 | 501,965 75 | 14,929 | 2,212 |
| Total | \$7,567,067 64 | \$7,034,892 23 | \$5,520 82 | \$527,154 59 | \$615,889 59 | 20,624 | 3,120 |
| ST. LAWRENCE COUNTY | | | | | | | |
| St. Lawrence County Savings Bank, Ogdensburg | \$1,016,396 60 | \$980,145 94 | ..... | \$36,250 66 | \$40,247 86 | 3,740 | 970 |
| SCHENECTADY COUNTY | | | | | | | |
| Schenectady Savings Bank | \$8,968,662 17 | \$8,405,410 65 | \$167 38 | \$463,034 16 | \$466,025 24 | 37,280 | 8,008 |
| SARATOGA COUNTY | | | | | | | |
| Saratoga Falls Savings Bank, The | \$1,082,672 41 | \$991,271 63 | ..... | \$91,400 78 | \$74,366 14 | 3,157 | 586 |

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1916 — Continued

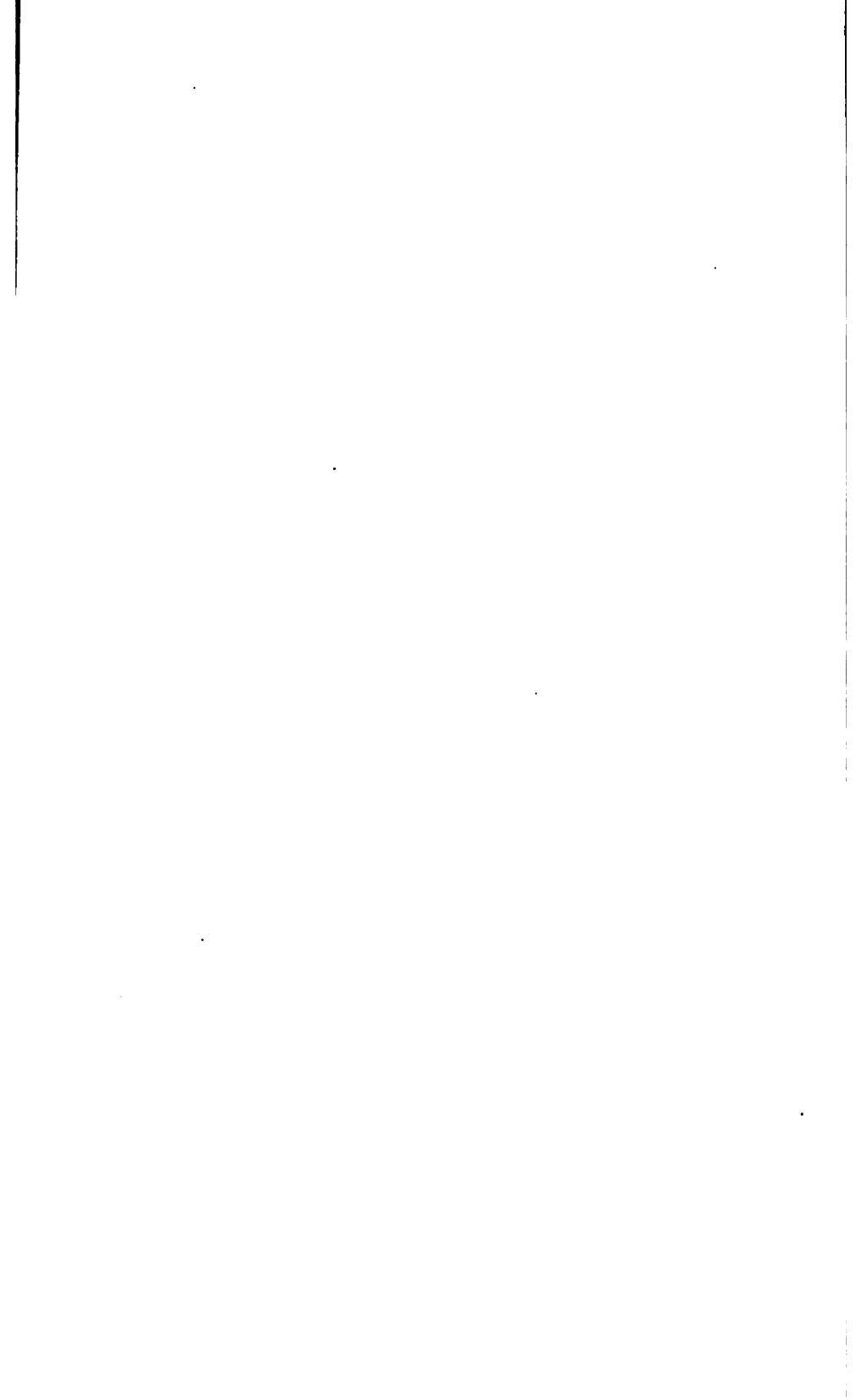
| NAMES | Number of accounts closed during year ending June 30, 1916 | Amount deposited during year ending June 30, 1916, not including dividends credited for that period | Amount withdrawn during year ending June 30, 1916 | Amount of dividends credited and paid during year ending June 30, 1916 | Current expenses for six months | Average rate per cent. of dividends for year ending June 30, 1916 |
|--|--|---|---|--|---------------------------------|---|
| OSWEGO COUNTY | | | | | | |
| Fulton Savings Bank..... | 848 | \$755,975 90 | \$750,224 61 | \$91,497 25 | \$5,066 98 | 4 |
| Oswego City Savings Bank..... | 1,210 | 969,816 31 | 1,097,248 17 | 148,571 02 | 8,547 23 | 4 |
| Oswego County Savings Bank, Oswego..... | 1,026 | 896,061 38 | 1,018,826 12 | 148,985 76 | 8,086 51 | 4 |
| Total..... | 3,064 | \$2,611,873 59 | \$2,866,298 90 | \$389,044 03 | \$19,660 72 | ..... |
| POTSDAM COUNTY | | | | | | |
| Potdam County Savings Bank, Brewster..... | 438 | \$245,295 07 | \$218,277 28 | \$47,417 71 | \$2,779 91 | 4 |
| QUEENS COUNTY | | | | | | |
| College Point Savings Bank..... | 326 | \$398,518 85 | \$357,446 70 | \$57,859 93 | \$3,899 29 | 4 |
| Jamaica Savings Bank..... | 1,173 | 1,463,646 57 | 1,318,973 74 | 201,611 11 | 14,252 58 | 4 |
| Long Island City Savings Bank..... | 2,861 | 3,071,716 87 | 2,485,719 69 | 295,100 48 | 24,389 93 | 4 |
| Queens County Savings Bank, The, Flushing..... | 1,087 | 1,224,169 11 | 957,203 84 | 140,231 96 | 10,302 58 | 4 |
| Total..... | 5,447 | \$6,128,051 40 | \$5,119,343 97 | \$694,803 48 | \$52,844 38 | ..... |
| RANDOLPH COUNTY | | | | | | |
| Troy Savings Bank..... | 2,477 | \$1,559,408 59 | \$2,151,964 81 | \$381,059 87 | \$16,820 81 | 3½ |
| RICHMOND COUNTY | | | | | | |
| Richmond County Savings Bank, West New Brighton..... | 549 | \$718,337 56 | \$612,949 55 | \$27,405 61 | \$4,691 09 | 4 |
| Staten Island Savings Bank, Stapleton..... | 1,320 | 1,752,944 35 | 1,517,408 51 | 187,963 62 | 19,211 67 | 4 |
| Total..... | 1,869 | \$2,471,281 91 | \$2,130,258 06 | \$245,369 23 | \$23,902 76 | ..... |
| ST. LAWRENCE COUNTY | | | | | | |
| St. Lawrence County Savings Bank, Ogdensburg..... | 865 | \$408,987 80 | \$370,393 82 | \$30,851 25 | \$3,613 16 | 3½ |
| SCHENECTADY COUNTY | | | | | | |
| Schenectady Savings Bank..... | 4,513 | \$3,969,626 28 | \$2,777,549 67 | \$260,315 36 | \$22,644 71 | 3½ |
| SARATOGA COUNTY | | | | | | |
| Saratoga Falls Savings Bank, The..... | 564 | \$321,901 56 | \$309,128 12 | \$35,548 58 | \$2,986 53 | 4 |

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1916 — Continued

| NAMES | Total resources | Amount due depositors | Other liabilities | Surplus on estimated market value of stocks and bonds | Surplus on par value of stocks and bonds | Number of open accounts, July 1, 1916 | Number of accounts opened or reopened during year ending June 30, 1916 |
|---|--------------------|-----------------------|-------------------|---|--|---------------------------------------|--|
| SUTTOLK COUNTY | | | | | | | |
| Riverhead Savings Bank | \$7,290,492 17 | \$6,127,642 41 | \$5,000 00 | \$1,157,849 76 | \$1,140,254 92 | 9,248 | 1,042 |
| Sag Harbor Savings Bank | 2,236,641 08 | 2,114,990 96 | 1,000 00 | 290,641 12 | 258,590 12 | 4,235 | 394 |
| Southold Savings Bank, The | 3,183,832 78 | 4,085,199 46 | ..... | 333,653 13 | 310,375 54 | 6,517 | 687 |
| Union Savings Bank of Patchogue, The | 3,183,547 70 | 2,913,473 27 | ..... | 270,074 43 | 286,069 68 | 6,377 | 979 |
| Total | \$18,579,533 73 | \$16,091,315 29 | \$6,000 00 | \$2,482,218 44 | \$2,427,229 26 | 26,377 | 3,032 |
| TOWNSEN COUNTY | | | | | | | |
| Ithaca Savings Bank | \$4,354,775 89 | \$3,968,515 98 | \$3,184 88 | \$393,075 03 | \$403,197 70 | 11,337 | 1,800 |
| ULSTER COUNTY | | | | | | | |
| Ellenville Savings Bank | \$2,201,850 35 | \$2,045,699 83 | \$69 00 | \$159,141 52 | \$151,920 61 | 6,003 | 543 |
| Kingston Savings Bank | 4,822,441 39 | 4,264,915 05 | ..... | 317,526 34 | 306,245 46 | 6,547 | 769 |
| New Paltz Savings Bank | 2,019,508 25 | 1,893,096 60 | ..... | 126,411 65 | 121,208 62 | 3,125 | 350 |
| Rondout Savings Bank, Kingston | 4,334,566 27 | 3,967,839 51 | ..... | 336,726 76 | 323,963 21 | 7,174 | 1,066 |
| Saugerties Savings Bank | 2,344,442 00 | 2,124,970 48 | ..... | 219,471 52 | 214,784 74 | 4,066 | 482 |
| Ulster County Savings Institution, Kingston | 5,532,621 06 | 5,262,271 59 | ..... | 270,349 47 | 291,334 21 | 9,192 | 1,129 |
| Total | \$20,938,429 32 | \$19,528,733 06 | \$69 00 | \$1,429,627 26 | \$1,403,474 84 | 36,136 | 4,279 |
| WESTCHESTER COUNTY | | | | | | | |
| Bank for Savings of Ossining, The | \$3,998,563 14 | \$3,612,370 77 | ..... | \$386,222 37 | \$453,087 87 | 5,812 | 783 |
| Eastchester Savings Bank, Mount Vernon | 3,342,903 17 | 3,145,431 61 | ..... | 197,319 30 | 234,066 74 | 8,059 | 1,463 |
| Greenburgh Savings Bank, The, Dobbs Ferry | 696,730 61 | 643,400 67 | ..... | 53,330 24 | 80,370 24 | 1,836 | 318 |
| Home Savings Bank, The, White Plains | 5,267,816 63 | 4,982,199 85 | 2,564 63 | 283,032 15 | 305,143 79 | 13,196 | 2,040 |
| Peekskill Savings Bank | 6,007,410 55 | 4,449,881 85 | 9 75 | 657,518 95 | 562,703 97 | 8,691 | 766 |
| People's Bank for Savings of New Rochelle, N. Y. | 732,100 39 | 718,871 98 | ..... | 13,228 41 | 22,968 71 | 3,838 | 838 |
| People's Savings Bank of the Town of Yonkers | 9,332,955 98 | 8,672,132 96 | ..... | 680,823 02 | 611,178 60 | 17,963 | 3,840 |
| Port Chester Savings Bank, The | 4,320,371 13 | 4,024,663 43 | 1,509 25 | 294,215 45 | 331,706 47 | 8,900 | 1,777 |
| Union Savings Bank of Westchester County, The, Mamaroneck | 866,496 51 | 800,287 69 | 600 00 | 64,607 83 | 79,011 78 | 2,494 | 484 |
| Westchester County Savings Bank, Tarrytown | 4,949,261 67 | 4,156,816 77 | ..... | 792,475 90 | 816,160 90 | 6,818 | 832 |
| Yonkers Savings Bank | 10,212,516 98 | 9,267,206 08 | ..... | 956,310 90 | 918,310 65 | 18,633 | 3,004 |
| Total | \$48,746,186 06 | \$44,463,262 06 | \$4,948 89 | \$4,278,084 51 | \$4,399,717 72 | 96,304 | 15,635 |
| Grand totals for the State | \$2,053,171,981 23 | \$1,883,242,203 58 | \$942,851 59 | \$168,986,926 06 | \$199,104,044 78 | 3,335,838 | 587,140 |

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1916 — Concluded

| NAMES | Number of accounts closed during year ending June 30, 1916 | Amount deposited during year ending June 30, 1916, not including dividends credited for that period | Amount withdrawn during year ending June 30, 1916 | Amount of dividends credited and paid during year ending June 30, 1916 | Current expenses for six months | Average rate per cent. of dividends for year ending June 30, 1916 |
|---|--|---|---|--|---------------------------------|---|
| SUTPOLD COUNTY | | | | | | |
| Riverhead Savings Bank | 734 | \$1,024,083 31 | \$946,646 64 | \$241,498 84 | \$14,541 59 | 4½ |
| Sag Harbor Savings Bank | 319 | 371,908 60 | 376,676 03 | 73,662 52 | 6,286 52 | 4½ |
| Southold Savings Bank, The | 371 | 685,849 66 | 685,945 86 | 194,885 43 | 11,072 24 | 4½ |
| Union Savings Bank of Patchogue, The | 621 | 731,340 83 | 645,356 28 | 106,525 49 | 6,062 86 | 4 |
| Total | 2,045 | \$2,813,152 40 | \$2,624,623 50 | \$621,602 27 | \$37,972 21 | ..... |
| TOMPKINS COUNTY | | | | | | |
| Ithaca Savings Bank | 1,782 | \$1,350,045 81 | \$1,426,915 72 | \$129,348 49 | \$11,288 06 | 3½ |
| ULSTER COUNTY | | | | | | |
| Ellenville Savings Bank | 482 | \$444,094 80 | \$464,644 27 | \$73,282 77 | \$3,173 74 | 3½ |
| Kingston Savings Bank | 627 | 781,543 36 | 773,046 49 | 167,470 23 | 6,746 72 | 4 |
| New Paltz Savings Bank | 379 | 222,661 53 | 290,299 96 | 72,662 03 | 2,279 86 | 4 |
| Rondout Savings Bank, Kingston | 861 | 859,527 07 | 816,566 59 | 149,463 69 | 6,691 05 | 4 |
| Saugerties Savings Bank | 343 | 400,068 41 | 384,860 34 | 76,918 48 | 3,246 88 | 4 |
| Ulster County Savings Institution, Kingston | 1,288 | 904,247 57 | 992,148 47 | 197,960 33 | 9,135 06 | 4 |
| Total | 3,860 | \$3,662,182 74 | \$3,721,596 11 | \$729,665 53 | \$29,172 02 | ..... |
| WESTCHESTER COUNTY | | | | | | |
| Bank for Savings of Ossining, The | 664 | \$701,763 03 | \$743,197 01 | \$133,561 86 | \$8,190 41 | 4 |
| Eastchester Savings Bank, Mount Vernon | 926 | 1,210,346 99 | 928,584 34 | 108,753 21 | 7,652 50 | 4 |
| Greenburgh Savings Bank, The, Dobbs Ferry | 209 | 185,237 83 | 156,312 44 | 22,627 56 | 2,240 56 | 4 |
| Home Savings Bank, The, White Plains | 1,521 | 1,327,388 93 | 1,234,215 97 | 179,697 70 | 18,262 86 | 4 |
| Peekskill Savings Bank | 722 | 714,690 67 | 691,919 26 | 165,255 25 | 8,698 31 | 4 |
| People's Bank for Savings of New Rochelle, N. Y. | 543 | 335,187 06 | 288,887 94 | 23,176 46 | 3,490 57 | 4 |
| People's Savings Bank of the Town of Yonkers | 2,326 | 2,133,169 89 | 1,709,937 08 | 310,323 07 | 13,123 10 | 4 |
| Port Chester Savings Bank, The | 1,425 | 1,061,169 89 | 996,670 46 | 145,753 23 | 6,083 00 | 4 |
| Union Savings Bank of Westchester County, The, Mamaroneck | 335 | 263,421 66 | 246,316 99 | 42,752 67 | 4,239 59 | 4 |
| Westchester County Savings Bank, Tarrytown | 808 | 756,136 28 | 805,987 16 | 164,024 15 | 8,356 83 | 4 |
| Yonkers Savings Bank | 2,065 | 2,036,632 98 | 1,890,743 15 | 336,106 31 | 17,063 08 | 4 |
| Total | 11,543 | \$10,763,144 81 | \$9,597,761 80 | \$1,908,616 64 | \$97,240 68 | ..... |
| Grand totals for the State | 454,261 | \$448,017,922 02 | \$422,896,728 29 | \$66,610,020 14 | \$5,809,401 66 | ..... |



STATEMENT

OF THE

Condition of the Savings Banks

OF THE

STATE OF NEW YORK

ON

July 1, 1916, and January 1, 1917

REPORT ON SAVINGS BANKS

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1916

| NAMES | Total resources | Amount due depositors | Other liabilities | Surplus on estimated market value of stocks and bonds | Surplus on par value of stocks and bonds | Number of open accounts, July 1, 1916 | Number of accounts opened or reopened during year ending June 30, 1916 |
|--|------------------------|------------------------|---------------------|---|--|---------------------------------------|--|
| ALBANY COUNTY | | | | | | | |
| Albany City Savings Institution..... | \$12,413,044 49 | \$11,704,001 48 | ..... | \$619,043 01 | \$525,264 62 | 14,747 | 2,355 |
| Albany County Savings Bank, Albany..... | 10,080,946 33 | 9,362,193 24 | \$91,430 49 | \$27,343 20 | 709,182 90 | 13,112 | 2,621 |
| Albany Exchange Savings Bank..... | 3,745,158 76 | 3,455,671 24 | \$3,629 31 | 253,588 21 | 64,471 38 | 6,306 | 1,108 |
| Albany Savings Bank..... | 38,617,214 17 | 36,455,153 77 | ..... | 2,362,060 40 | 3,311,892 86 | 53,219 | 1,691 |
| Chicoes Savings Institution..... | 3,901,982 86 | 3,578,375 06 | ..... | 323,607 80 | 383,351 60 | 18,002 | 1,271 |
| Chicoes Savings Bank of the City of Albany..... | 19,330,857 37 | 9,641,247 26 | \$77 57 | 968,432 54 | 583,557 67 | 13,771 | 2,472 |
| Home Savings Bank of Farmers' Savings Bank, The, Albany..... | 1,735,578 23 | 2,301,970 34 | 21,244 00 | 111,862 87 | 490,454 04 | 3,168 | 412 |
| Mechanics and Farmers' Savings Bank, Cohoes..... | 1,615,578 23 | 1,689,763 79 | ..... | 125,815 49 | 167,478 24 | 3,168 | 600 |
| National Savings Bank of the City of Albany, The..... | 14,479,822 53 | 13,563,406 81 | ..... | 916,415 74 | 760,617 99 | 20,372 | 6,009 |
| Total..... | \$98,310,215 62 | \$91,981,790 99 | \$148,961 37 | \$6,308,443 26 | \$7,151,501 39 | 136,753 | 24,951 |
| BRONX COUNTY | | | | | | | |
| Bronx Savings Bank, The, New York..... | \$1,492,241 33 | \$1,482,164 97 | ..... | \$30,176 36 | \$42,966 36 | 7,200 | 2,401 |
| Dollar Savings Bank, New York..... | 14,276,038 93 | 13,286,494 04 | \$441 15 | 963,103 74 | 966,838 74 | 46,515 | 13,860 |
| North Side Savings Bank, New York..... | 1,709,215 71 | 1,666,903 49 | ..... | 52,312 22 | 47,804 82 | 7,106 | 2,515 |
| Total..... | \$17,480,896 97 | \$16,414,562 50 | \$441 15 | \$1,005,592 32 | \$997,609 92 | 60,821 | 18,896 |
| BROOKS COUNTY | | | | | | | |
| Binghamton Savings Bank..... | \$7,714,402 01 | \$7,261,533 44 | ..... | \$452,868 57 | \$613,231 09 | 22,620 | 4,114 |
| Chemung Valley Savings Bank, Binghamton..... | 1,811,560 78 | 1,746,603 90 | ..... | 64,946 83 | 61,831 78 | 10,780 | 2,820 |
| Total..... | \$9,525,962 79 | \$9,008,137 34 | ..... | \$517,815 45 | \$675,062 87 | 33,400 | 6,934 |
| CAYUGA COUNTY | | | | | | | |
| Auburn Savings Bank..... | \$6,448,516 88 | \$5,941,590 52 | \$321 59 | \$508,604 47 | \$591,284 47 | 13,420 | 1,684 |
| Cayuga County Savings Bank, Auburn..... | 4,530,427 36 | 4,276,482 33 | ..... | 263,945 03 | 356,920 29 | 10,061 | 1,748 |
| Total..... | \$10,967,943 94 | \$10,217,072 85 | \$321 59 | \$770,549 50 | \$948,204 76 | 23,481 | 3,432 |
| CHENUNG COUNTY | | | | | | | |
| Elmira Savings Bank, The..... | \$1,078,457 40 | \$1,008,727 55 | ..... | \$69,729 85 | \$78,180 85 | 4,684 | 1,683 |

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1916 — Continued

SEMI-ANNUAL STATEMENT

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| NAMES | Number of accounts closed during year ending June 30, 1916 | Amount deposited during year ending June 30, 1916, not including dividends credited for that period | Amount withdrawn during year ending June 30, 1916 | Amount of dividends credited and paid during year ending June 30, 1916 | Current expenses for six months | Average rate per cent. of dividends for year ending June 30, 1916 |
|---|--|---|---|--|---------------------------------|---|
| ALBANY COUNTY | | | | | | |
| Albany City Savings Institution..... | 1,909 | \$2,709,512 76 | \$2,691,508 28 | \$436,308 00 | \$19,698 07 | 4 |
| Albany County Savings Bank, Albany..... | 1,964 | 2,807,417 49 | 2,316,947 91 | 343,570 42 | 18,674 71 | 4 |
| Albany Exchange Savings Bank..... | 788 | 1,019,678 01 | 7,888,508 86 | 126,738 29 | 8,664 63 | 4 |
| Albany Savings Bank..... | 6,579 | 7,241,808 08 | 7,032,335 32 | 1,360,703 43 | 90,917 31 | 4 |
| Cohoes Savings Institution..... | 1,028 | 759,361 38 | 725,745 97 | 132,453 65 | 6,246 44 | 4 |
| Home Savings Bank of the City of Albany..... | 1,530 | 2,178,331 98 | 2,161,169 83 | 358,863 73 | 19,766 69 | 4 |
| Mechanics and Farmers' Savings Bank, The, Albany..... | 441 | 429,032 82 | 467,822 84 | 86,078 71 | 3,630 80 | 34 |
| Mechanics' Savings Bank, Cohoes..... | 437 | 422,208 10 | 370,727 17 | 61,553 86 | 4,576 72 | 4 |
| National Savings Bank of the City of Albany, The..... | 3,246 | 3,137,198 13 | 3,100,169 86 | 509,905 40 | 21,867 30 | 4 |
| Total..... | 18,238 | \$20,703,548 75 | \$19,634,635 14 | \$3,416,215 49 | \$163,941 72 | ..... |
| BRONX COUNTY | | | | | | |
| Bronx Savings Bank, The, New York..... | 1,308 | \$871,146 70 | \$692,788 85 | \$40,056 17 | \$7,495 11 | 34 |
| Dollar Savings Bank, New York..... | 10,776 | 5,193,524 81 | 4,371,897 73 | 335,106 90 | 23,372 90 | 34 |
| North Side Savings Bank, New York..... | 1,555 | 876,033 84 | 673,691 09 | 47,566 97 | 7,500 06 | 34 |
| Total..... | 13,639 | \$6,940,707 35 | \$5,738,377 67 | \$132,850 04 | \$40,358 97 | ..... |
| BROOKS COUNTY | | | | | | |
| Binghamton Savings Bank..... | 3,644 | \$3,477,125 95 | \$3,270,536 55 | \$232,825 00 | \$14,796 48 | 34 |
| Cheango Valley Savings Bank, Binghamton..... | 2,220 | 1,029,955 22 | 1,053,001 55 | 55,809 23 | 8,591 08 | 34 |
| Total..... | 5,864 | \$4,507,081 17 | \$4,328,538 10 | \$288,634 23 | \$23,387 56 | ..... |
| CAYUGA COUNTY | | | | | | |
| Auburn Savings Bank..... | 1,656 | \$1,602,452 16 | \$1,527,526 54 | \$221,891 03 | \$16,787 77 | 4 |
| Cayuga County Savings Bank, Auburn..... | 1,363 | 1,364,327 90 | 1,191,710 94 | 154,435 74 | 9,473 78 | 4 |
| Total..... | 3,019 | \$2,966,780 06 | \$2,719,237 48 | \$378,326 77 | \$26,261 55 | ..... |
| CHEMUNG COUNTY | | | | | | |
| Elmira Savings Bank, The..... | 1,201 | \$489,581 25 | \$377,330 21 | \$29,306 33 | \$2,651 51 | 34 |

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1916 — Continued

| NAMES | Total resources | Amount due depositors | Other liabilities | Surplus on estimated market value of stocks and bonds | Surplus on par value of stocks and bonds | Number of open accounts, July 1, 1916 | Number of accounts opened or reopened during year ending June 30, 1916 |
|---|--------------------|-----------------------------|----------------------|---|--|---|--|
| COLUMBIA COUNTY | | | | | | | |
| Hudson City Savings Institution..... | \$5,773,806 64 | \$5,238,408 98 | ..... | \$535,397 66 | \$509,195 89 | 10,830 | 1,006 |
| CORTLAND COUNTY | | | | | | | |
| Cortland Savings Bank..... | \$4,086,765 88 | \$4,312,589 83 | \$258 00 | \$373,918 05 | \$443,788 09 | 11,858 | 1,612 |
| DUTCHESS COUNTY | | | | | | | |
| Fishkill Savings Institute..... | \$534,884 90 | \$550,385 25 | ..... | \$34,499 65 | \$35,162 13 | 1,065 | 82 |
| Mattewan Savings Bank..... | 943,531 37 | 883,380 67 | \$5,555 53 | \$4,645 17 | 69,260 42 | 2,016 | 265 |
| Mechanics' Savings Bank, The, Beacon..... | 2,799,581 76 | 2,453,799 67 | 10,576 16 | 299,205 93 | 312,694 88 | 5,078 | 476 |
| Pawling Savings Bank..... | 538,068 12 | 783,295 86 | 85 00 | \$4,717 26 | 71,234 66 | 2,105 | 599 |
| Poughkeepsie Savings Bank, The..... | 15,375,267 42 | 14,392,068 13 | ..... | 983,229 29 | 1,338,480 55 | 28,092 | 3,882 |
| Rhinebeck Savings Bank..... | 927,012 37 | 866,102 44 | ..... | 71,734 93 | 2,916 | 2,916 | 816 |
| Wappinger Savings Bank, Wappingers Falls..... | 724,354 06 | 677,847 15 | 6,500 00 | 39,908 91 | 53,322 51 | 1,759 | 547 |
| Total..... | \$22,192,630 00 | \$20,636,799 17 | \$28,716 69 | \$1,527,114 14 | \$1,951,900 08 | 43,031 | 4,867 |
| ESSEX COUNTY | | | | | | | |
| American Savings Bank of Buffalo..... | \$2,618,566 52 | \$2,571,125 75 | ..... | \$47,440 77 | \$64,757 12 | 6,443 | 2,631 |
| Buffalo Savings Bank..... | 43,368,313 74 | 39,825,453 37 | ..... | 3,542,860 37 | 3,437,144 83 | 68,024 | 12,944 |
| Erie County Savings Bank, Buffalo..... | 60,514,148 40 | 56,793,002 73 | ..... | 3,721,145 67 | 5,281,706 35 | 93,751 | 15,065 |
| Western Savings Bank, The, Buffalo..... | 11,796,623 09 | 11,051,052 32 | ..... | 745,570 77 | 943,296 93 | 13,888 | 2,362 |
| Total..... | \$118,297,651 75 | \$110,240,634 17 | ..... | \$8,057,017 53 | \$9,716,904 23 | 182,106 | 32,672 |
| GREENE COUNTY | | | | | | | |
| Catskill Savings Bank..... | \$3,670,786 32 | \$3,316,455 35 | ..... | \$354,330 97 | \$378,550 77 | 7,363 | 756 |
| JEFFERSON COUNTY | | | | | | | |
| Jefferson County Savings Bank, Watertown..... | \$8,957,095 90 | \$8,551,889 86 | ..... | \$405,206 04 | \$634,005 70 | 30,645 | 3,019 |
| Watertown Savings Bank..... | 3,852,449 09 | 3,680,006 16 | ..... | 202,442 93 | 204,970 08 | 9,593 | 1,108 |
| Total..... | \$12,809,544 99 | \$12,201,896 02 | ..... | \$607,648 97 | \$838,975 87 | 40,238 | 4,127 |

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1916 — Continued

| NAMES | Number of accounts closed during year ending June 30, 1916 | Amount deposited during year ending June 30, 1916, not including dividends credited for that period | Amount withdrawn during year ending June 30, 1916 | Amount of dividends credited and paid during year ending June 30, 1916 | Current expenses for six months | Average rate per cent. of dividends for year ending June 30, 1916 |
|---|--|---|---|--|---------------------------------|---|
| COLUMBIA COUNTY | | | | | | |
| Hudson City Savings Institution..... | 1,538 | \$1,113,981 19 | \$1,199,326 32 | \$194,990 54 | \$8,798 60 | 4 |
| CORTLAND COUNTY | | | | | | |
| Cortland Savings Bank..... | 1,030 | \$963,960 32 | \$1,022,942 12 | \$160,742 65 | \$6,904 26 | 4 |
| DUTCHESS COUNTY | | | | | | |
| Fishkill Savings Institute..... | 73 | \$93,053 76 | \$103,753 39 | \$20,651 91 | \$1,211 31 | 4 |
| Mattawean Savings Bank, Beacon..... | 340 | 187,002 19 | 191,143 47 | 33,584 97 | 1,637 40 | 4 |
| Mechanics' Savings Bank, The, Beacon..... | 400 | 380,372 15 | 408,138 35 | 94,810 08 | 4,241 32 | 4 |
| Poughkeepsie Savings Bank..... | 219 | 158,998 99 | 154,931 76 | 27,724 48 | 1,812 37 | 3 1/2 |
| Poughkeepsie Savings Bank, The..... | 2,496 | 2,183,704 10 | 2,457,046 97 | 542,843 00 | 15,883 81 | 4 |
| Rhinebeck Savings Bank..... | 226 | 119,137 61 | 123,383 36 | 30,641 21 | 2,090 14 | 3 1/2 |
| Wappinger Savings Bank, Wappingers Falls..... | 194 | 154,064 68 | 162,069 75 | 28,477 22 | 1,667 01 | 4 |
| Total..... | 3,843 | \$3,256,753 46 | \$3,590,496 08 | \$775,731 87 | \$28,553 36 | ..... |
| ESSEX COUNTY | | | | | | |
| American Savings Bank of Buffalo..... | 1,559 | \$1,055,720 04 | \$941,549 96 | \$90,171 18 | \$6,829 87 | 4 |
| Buffalo Savings Bank..... | 9,481 | 10,492,757 44 | 9,819,695 96 | 1,471,327 31 | 58,762 64 | 4 |
| Essex County Savings Bank, Buffalo..... | 13,175 | 12,891,149 51 | 13,164,833 48 | 2,084,276 12 | 98,146 03 | 4 |
| Western Savings Bank, The, Buffalo..... | 1,667 | 2,572,839 80 | 2,436,291 78 | 412,713 89 | 18,996 80 | 4 |
| Total..... | 25,889 | \$26,962,896 79 | \$26,262,371 34 | \$4,058,600 50 | \$174,057 12 | ..... |
| GREENE COUNTY | | | | | | |
| Catskill Savings Bank..... | 747 | \$669,000 03 | \$780,114 37 | \$111,006 70 | \$5,951 30 | 3 1/2 |
| JEFFERSON COUNTY | | | | | | |
| Jefferson County Savings Bank, Watertown..... | 2,785 | \$1,822,444 60 | \$1,805,706 91 | \$314,646 96 | \$18,423 43 | 4 |
| Watertown Savings Bank..... | 1,079 | 711,316 80 | 721,577 57 | 134,510 22 | 6,261 63 | 3 1/2 |
| Total..... | 3,864 | \$2,533,861 30 | \$2,527,284 48 | \$449,157 18 | \$24,685 06 | ..... |

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1916 — Continued

| NAMES | Total resources | Amount due depositors | Other liabilities | Surplus on estimated market value of stocks and bonds | Surplus on par value of stocks and bonds | Number of open accounts, July 1, 1916 | Number of accounts opened or reopened during year ending June 30, 1916 |
|--|-------------------------|-------------------------|---------------------|---|--|---------------------------------------|--|
| KINGS COUNTY | | | | | | | |
| Bay Ridge Savings Bank, Brooklyn..... | \$986,536 11 | \$960,305 04 | ..... | \$26,131 07 | \$27,005 61 | 5,308 | 3,718 |
| Beverly Savings Bank, Brooklyn..... | 5,225,081 23 | 4,916,764 12 | ..... | 312,187 11 | 340,264 54 | 3,448 | 3,448 |
| Brooklyn Savings Bank..... | 62,091,781 83 | 56,067,470 18 | \$25,000 00 | 5,870,311 48 | 6,719,863 46 | 10,457 | 10,457 |
| Brooklyn Savings Bank, The, Brooklyn..... | 6,924,062 63 | 5,867,963 75 | 1,500 00 | 320,638 90 | 432,480 60 | 14,867 | 2,684 |
| City Savings Bank of Brooklyn, The..... | 4,137,170 42 | 3,861,346 07 | 2,500 00 | 320,895 35 | 432,480 60 | 14,867 | 2,684 |
| Dine Savings Bank of Brooklyn, The..... | 50,628,522 98 | 46,341,523 47 | 18,750 00 | 4,348,485 51 | 4,607,274 41 | 103,671 | 3,974 |
| Dine Savings Bank of Williamsburgh, The, Brooklyn..... | 11,961,027 98 | 11,162,523 42 | 2,168 12 | 697,338 44 | 697,274 41 | 15,998 | 2,798 |
| East Brooklyn Savings Bank, Brooklyn..... | 8,745,481 51 | 8,125,133 48 | ..... | 437,848 03 | 729,118 19 | 15,853 | 3,352 |
| Eastern District Savings Bank of the City of Brooklyn..... | 8,966,301 37 | 8,534,082 63 | ..... | 432,218 44 | 367,313 44 | 25,237 | 6,134 |
| East New York Savings Bank, Brooklyn..... | 4,353,607 09 | 3,968,317 28 | ..... | 417,289 81 | 427,384 51 | 9,567 | 1,772 |
| Flatbush Savings Bank, Brooklyn..... | 111,438 81 | 103,482 44 | ..... | 886,956 37 | 8,361 37 | 1,479 | 1,556 |
| Germania Savings Bank, Kings County, Brooklyn..... | 13,233,949 15 | 12,337,668 54 | 7,000 00 | 886,256 61 | 866,773 21 | 3,322 | 3,322 |
| German Savings Bank of Brooklyn..... | 22,425,744 86 | 20,739,507 81 | 6,800 00 | 1,679,737 08 | 1,590,091 96 | 45,240 | 8,496 |
| Greater New York Savings Bank, The, Brooklyn..... | 4,729,685 80 | 4,526,124 17 | ..... | 202,561 93 | 173,681 68 | 13,187 | 5,286 |
| Green Point Savings Bank, The, Brooklyn..... | 10,440,831 92 | 9,401,700 75 | 8,210 00 | 1,030,911 17 | 1,106,561 67 | 19,457 | 4,197 |
| Hamburg Savings Bank, Brooklyn..... | 2,024,006 73 | 1,969,203 94 | ..... | 35,401 79 | 52,470 67 | 7,345 | 1,896 |
| Kings County Savings Bank, Brooklyn..... | 14,386,867 74 | 13,305,069 92 | ..... | 1,079,837 82 | 1,174,322 83 | 2,507 | 7,008 |
| Kings County Savings Institution, The, Brooklyn..... | 2,777,078 07 | 2,647,627 69 | ..... | 779,450 85 | 64,769 86 | 14,535 | 1,401 |
| Prudential Savings Bank, Brooklyn..... | 27,432,570 65 | 24,290,944 08 | 12,000 00 | 3,149,626 57 | 3,536,341 67 | 7,603 | 6,263 |
| South Brooklyn Savings Institution, The, Brooklyn..... | 918,763 74 | 866,322 60 | ..... | 22,431 14 | 32,231 14 | 3,086 | 1,163 |
| Summer Savings Bank, Brooklyn..... | 88,477,043 18 | 76,866,868 79 | 40,000 00 | 11,571,159 39 | 10,660,213 23 | 111,968 | 15,254 |
| Williamsburgh Savings Bank, Brooklyn..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| Total..... | \$351,498,004 96 | \$318,089,023 27 | \$128,723 12 | \$33,320,288 57 | \$33,816,434 08 | 579,683 | 110,710 |
| MADISON COUNTY | | | | | | | |
| Oneida Savings Bank..... | \$3,992,468 33 | \$3,679,881 93 | ..... | \$312,586 40 | \$376,180 40 | 9,139 | 1,265 |
| MONROE COUNTY | | | | | | | |
| East Side Savings Bank, The, Rochester..... | \$14,468,794 99 | \$13,720,711 84 | \$52,870 96 | \$695,212 69 | \$680,799 81 | 46,170 | 8,967 |
| Mechanics Savings Bank, Rochester..... | 5,081,366 28 | 4,768,883 45 | 20,399 96 | 307,233 83 | 416,791 80 | 10,392 | 9,664 |
| Monroe County Savings Bank, Rochester..... | 27,416,992 14 | 25,324,941 03 | 91,700 00 | 2,000,351 11 | 2,410,633 11 | 38,940 | 4,813 |
| Rochester Savings Bank..... | 28,547,610 60 | 26,012,576 43 | 101,166 67 | 2,432,868 50 | 3,062,299 00 | 61,663 | 16,190 |
| Total..... | \$76,514,763 96 | \$69,812,060 76 | \$266,037 18 | \$5,436,666 03 | \$6,600,522 42 | 187,164 | 33,104 |

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1916 — Continued

| NAMES | Number of accounts closed during year ending June 30, 1916 | Amount deposited during year ending June 30, 1916, not including dividends credited for that period | Amount withdrawn during year ending June 30, 1916 | Amount of dividends credited and paid during year ending June 30, 1916 | Current expenses for air months | Average rate per cent. of dividends for year ending June 30, 1916 |
|---|--|---|---|--|---------------------------------|---|
| KINGS COUNTY | | | | | | |
| Bay Ridge Savings Bank, Brooklyn | 1,256 | \$844,500 47 | \$599,084 45 | \$25,889 90 | \$2,905 22 | 4 |
| Beverly Savings Bank, Brooklyn | 2,462 | 2,119,476 55 | 1,612,713 95 | 164,344 18 | 10,790 50 | 4 |
| Brooklyn Savings Bank, Brooklyn | 9,063 | 12,207,737 64 | 11,657,573 79 | 2,072,838 39 | 67,746 25 | 4 |
| Bushwick Savings Bank, The, Brooklyn | 1,696 | 1,948,140 77 | 1,761,844 71 | 230,432 75 | 15,773 63 | 4 |
| City Savings Bank of Brooklyn, The | 1,763 | 1,713,399 19 | 1,086,824 79 | 126,897 82 | 13,252 92 | 4 |
| Dine Savings Bank of Brooklyn, The | 16,262 | 13,756,708 64 | 11,847,263 53 | 1,651,488 20 | 80,516 53 | 4 |
| Dine Savings Bank of Williamsburgh, The, Brooklyn | 2,185 | 2,845,363 84 | 2,671,766 25 | 410,141 62 | 23,372 90 | 4 |
| East Brooklyn Savings Bank, Brooklyn | 2,384 | 2,321,249 43 | 1,960,632 76 | 288,537 74 | 17,055 04 | 4 |
| Eastern District Savings Bank of the City of Brooklyn | 4,206 | 3,780,413 06 | 3,128,982 76 | 292,018 96 | 14,152 57 | 4 |
| East New York Savings Bank, Brooklyn | 1,245 | 1,095,703 84 | 981,802 95 | 140,555 84 | 8,158 36 | 4 |
| Flatbush Savings Bank, Brooklyn | 76 | 117,423 81 | 14,358 30 | 516 93 | 5,114 67 | 4 |
| Germania Savings Bank, Kings County, Brooklyn | 2,640 | 3,255,972 73 | 3,011,725 62 | 447,435 38 | 27,859 54 | 4 |
| German Savings Bank of Brooklyn | 5,440 | 6,836,589 60 | 6,358,691 50 | 722,296 51 | 27,394 76 | 4 |
| Greater New York Savings Bank, The, Brooklyn | 3,191 | 2,196,282 74 | 1,536,896 54 | 145,913 06 | 14,696 55 | 4 |
| Green Point Savings Bank, The, Brooklyn | 3,818 | 2,821,594 75 | 2,318,997 84 | 330,298 50 | 23,262 08 | 4 |
| Hanburg Savings Bank, Brooklyn | 1,054 | 864,727 13 | 644,388 79 | 65,473 40 | 4,072 72 | 4 |
| Home Savings Bank, Brooklyn | 518 | 373,593 75 | 233,775 26 | 20,132 82 | 3,907 74 | 4 |
| Kings County Savings Institution, The, Brooklyn | 1,294 | 2,241,314 92 | 2,432,178 84 | 499,533 31 | 30,552 96 | 4 |
| Proctor Savings Bank, Brooklyn | 961 | 1,173,774 21 | 812,777 15 | 87,486 51 | 9,056 86 | 4 |
| South Brooklyn Savings Bank, Brooklyn | 5,023 | 5,175,586 58 | 4,999,108 90 | 890,946 34 | 46,265 07 | 4 |
| Summer Savings Bank, Brooklyn | 6,773 | 412,116 93 | 308,913 07 | 30,135 70 | 4,743 23 | 4 |
| Williamsburgh Savings Bank, Brooklyn | 12,030 | 16,545,047 04 | 15,723,462 60 | 2,824,168 66 | 97,083 59 | 4 |
| Total | 78,249 | \$84,546,717 81 | \$74,573,864 45 | \$11,467,472 53 | \$547,282 72 | ..... |
| MADISON COUNTY | | | | | | |
| Oneida Savings Bank | 991 | \$992,683 41 | \$897,721 08 | \$136,811 64 | \$6,908 92 | 4 |
| MONTGOMERY COUNTY | | | | | | |
| East Side Savings Bank, The, Rochester | 7,261 | \$4,080,325 56 | \$4,059,317 53 | \$518,104 26 | \$32,083 16 | 4 |
| Mechanic Savings Bank, Rochester | 4,394 | 4,577,547 98 | 4,574,493 26 | 183,123 23 | 14,375 53 | 4 |
| Monroe County Savings Bank, Rochester | 4,394 | 4,585,521 98 | 5,317,867 52 | 976,675 99 | 36,354 81 | 4 |
| Rochester Savings Bank | 8,373 | 6,211,754 00 | 4,945,000 82 | 969,783 30 | 54,485 04 | 4 |
| Total | 20,783 | \$15,905,059 44 | \$15,196,699 23 | \$2,636,686 87 | \$137,282 34 | ..... |

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1916 — Continued

| NAMES | Total resources | Amount due depositors | Other liabilities | Surplus on estimated market value of stocks and bonds | Surplus on par value of stocks and bonds | Number of open accounts, July 1, 1916 | Number of accounts opened or reopened during year ending June 30, 1916 |
|---|---------------------------|-------------------------|---------------------|---|--|---------------------------------------|--|
| MONTGOMERY COUNTY | | | | | | | |
| Amsterdam Savings Bank..... | \$5,960,133 83 | \$5,449,159 77 | ..... | \$510,974 06 | \$496,376 22 | 15,031 | 2,302 |
| NASSAU COUNTY | | | | | | | |
| Roslyn Savings Bank of Roslyn..... | \$2,454,269 81 | \$2,235,639 60 | ..... | \$218,630 21 | \$241,632 21 | 4,373 | 597 |
| NEW YORK COUNTY | | | | | | | |
| American Savings Bank, New York..... | \$3,265,836 24 | \$3,180,082 97 | \$1,166 66 | \$84,636 61 | \$184,766 61 | 9,222 | 1,933 |
| Bank for Savings in the City of New York..... | 101,359,664 07 | \$3,611,468 60 | ..... | 7,745,225 47 | 12,506,014 47 | 146,204 | 15,377 |
| Bowery Savings Bank, The, New York..... | 117,948,774 79 | 104,662,352 31 | ..... | 13,286,422 48 | 14,929,645 53 | 143,543 | 21,237 |
| Broadway Savings Institution, New York..... | 14,869,395 76 | 14,210,084 63 | ..... | 659,311 13 | 717,061 13 | 15,098 | 2,236 |
| Citizens Savings Bank, New York..... | 18,830,450 66 | 16,438,121 12 | ..... | 2,392,329 54 | 2,413,468 04 | 27,125 | 2,874 |
| Commonwealth Savings Bank of New York City..... | 19,990,519 35 | 16,967,764 48 | ..... | 3,022,754 87 | 28,822 87 | 3,410 | 2,095 |
| Dry Dock Savings Institution, New York..... | 51,492,687 60 | 46,938,956 02 | 36,000 00 | 4,617,731 75 | 4,762,869 94 | 81,049 | 16,577 |
| East River Savings Institution, New York..... | 39,326,791 85 | 35,496,944 02 | 10,120 32 | 3,849,727 61 | 4,370,762 51 | 32,339 | 5,437 |
| Empire City Savings Bank, New York..... | 167,489,496 60 | 156,015,965 43 | ..... | 11,473,521 17 | 11,464,166 42 | 171,897 | 30,228 |
| Empire City Savings Bank, New York..... | 5,246,166 95 | 4,948,864 00 | ..... | 297,352 95 | 285,615 12 | 17,494 | 6,289 |
| Excelsior Savings Bank, New York..... | 17,250,936 75 | 16,323,359 21 | ..... | 927,577 54 | 903,316 60 | 29,213 | 5,653 |
| Franklin Savings Bank, New York..... | 27,347,739 82 | 25,080,219 04 | ..... | 2,267,520 78 | 2,190,781 78 | 56,379 | 10,616 |
| German Savings Bank in the City of New York..... | 104,901,935 86 | 96,170,508 15 | ..... | 8,731,427 73 | 10,619,210 13 | 154,142 | 21,705 |
| Greenwich Savings Bank, The, New York..... | 79,661,008 63 | 72,736,465 74 | 24,269 02 | 6,920,273 87 | 7,033,573 45 | 103,531 | 13,638 |
| Harlem Savings Bank, The, New York..... | 29,016,910 15 | 26,670,163 63 | ..... | 2,346,746 63 | 2,963,327 52 | 58,605 | 9,879 |
| Irving Savings Institution, The, New York..... | 21,624,032 27 | 20,312,427 18 | ..... | 1,311,625 09 | 1,478,267 59 | 23,673 | 2,740 |
| Italian Savings Bank of the City of New York..... | 5,462,188 67 | 5,220,154 15 | ..... | 242,034 52 | 235,764 52 | 18,454 | 5,295 |
| Malden Lane Savings Bank, New York..... | 1,804,178 72 | 1,769,548 31 | ..... | 34,630 41 | 41,580 16 | 6,021 | 2,205 |
| Manhattan Savings Institution, The, New York..... | 12,659,378 96 | 11,669,789 93 | 4,000 00 | 985,689 03 | 1,235,744 13 | 21,655 | 3,341 |
| Metropolitan Savings Bank, New York..... | 14,021,318 67 | 13,116,983 15 | 1,000 00 | 904,235 52 | 1,170,067 82 | 17,227 | 3,477 |
| New York Savings Bank..... | 45,898,013 31 | 41,986,882 10 | ..... | 3,911,131 21 | 4,015,571 21 | 50,094 | 7,966 |
| North River Savings Bank, New York..... | 87,758,630 64 | 80,079,798 23 | 681 01 | 647,882 98 | 642,586 98 | 19,718 | 3,706 |
| Seamen's Bank for Savings in the City of New York..... | 48,753,858 29 | 46,062,568 84 | 28,684 00 | 7,116,310 95 | 9,330,712 95 | 102,262 | 14,016 |
| Union Dime Savings Bank, New York..... | 11,633,559 63 | 10,706,173 07 | ..... | 3,662,005 45 | 4,161,456 45 | 128,262 | 31,471 |
| United Square Savings Bank, New York..... | 5,558,210 62 | 5,065,133 35 | ..... | 977,386 45 | 1,361,456 45 | 16,016 | 2,809 |
| United States Savings Bank in the City of New York..... | 207,957 19 | 207,957 19 | ..... | 253,077 26 | 374,661 26 | 14,310 | 2,134 |
| Universal Savings Bank, The, New York..... | 4,110,908 31 | 3,841,360 20 | ..... | 269,448 01 | 277,861 23 | 3,933 | 3,101 |
| West Side Savings Bank, New York..... | ..... | ..... | ..... | ..... | ..... | 12,187 | 2,837 |
| Total..... | \$1,048,106,639 19 | \$992,206,866 79 | \$104,921 01 | \$85,763,851 39 | \$99,418,861 52 | 1,485,669 | 261,174 |

| NAMES | Number of accounts closed during year ending June 30, 1916 | Amount deposited during year ending June 30, 1916, not including dividends credited for that period | Amount withdrawn during year ending June 30, 1916 | Amount of dividends credited and paid during year ending June 30, 1916 | Current expenses for six months | Average rate per cent. of dividends for year ending June 30, 1916 |
|--|--|---|---|--|---------------------------------|---|
| MONTGOMERY COUNTY | | | | | | |
| Amsterdam Savings Bank | 1,637 | \$1,538,429 39 | \$1,534,078 06 | \$172,833 46 | \$9,858 71 | 3½ |
| Total | 336 | \$513,506 93 | \$428,381 73 | \$80,849 85 | \$6,176 73 | 4 |
| NASSAU COUNTY | | | | | | |
| Roelyn Savings Bank of Roslyn | 1,238 | \$1,135,813 16 | \$1,080,906 59 | \$87,060 73 | \$14,532 67 | 3½ |
| American Savings Bank, New York | 16,761 | 14,619,909 50 | 17,136,540 09 | 3,071,622 96 | 115,259 60 | 3½ |
| Bank for Savings in the City of New York, The | 20,337 | 21,291,613 87 | 22,773,683 04 | 3,389,175 67 | 111,274 53 | 4 |
| Bowery Savings Bank, The, New York | 1,945 | 3,189,156 79 | 2,997,645 75 | 622,692 72 | 29,034 10 | 4 |
| Broadway Savings Institution, New York | 2,897 | 3,412,115 91 | 3,785,024 49 | 534,534 48 | 37,551 08 | 3½ |
| Citizens Savings Bank, New York | 887 | 591,496 59 | 373,243 47 | 28,953 75 | 3,648 19 | 4 |
| Commonwealth Savings Bank of New York City | 13,946 | 12,160,326 36 | 10,846,868 04 | 1,468,546 69 | 53,155 25 | 3½ |
| Dry Dock Savings Institution, New York | 4,633 | 8,067,393 26 | 7,708,231 28 | 1,313,326 28 | 96,328 57 | 4 |
| East River Savings Institution, New York | 20,471 | 36,137,442 17 | 30,004,166 97 | 5,671,686 42 | 289,155 80 | 4 |
| Emigrant Industrial Savings Bank, New York | 4,139 | 2,016,423 94 | 1,642,147 11 | 145,533 85 | 21,203 70 | 4 |
| Empire City Savings Bank, New York | 4,387 | 4,979,915 79 | 4,310,200 34 | 578,508 15 | 44,500 46 | 4 |
| Excelsior Savings Bank, New York | 8,263 | 7,061,574 87 | 6,438,763 40 | 778,375 97 | 50,176 92 | 3½ |
| Franklin Savings Bank, New York | 12,071 | 22,064,376 16 | 23,156,863 47 | 3,517,606 02 | 106,747 68 | 3½ |
| German Savings Bank in the City of New York | 21,249 | 11,573,764 68 | 13,236,811 43 | 2,880,727 40 | 119,721 83 | 4 |
| Greenwich Savings Bank, The, New York | 9,264 | 6,743,280 59 | 6,788,069 53 | 845,022 36 | 50,365 21 | 3½ |
| Harlem Savings Institution, The, New York | 2,643 | 3,982,789 11 | 3,675,712 99 | 753,208 83 | 21,710 63 | 4 |
| Irvine Savings Institution, The, New York | 3,166 | 2,663,465 07 | 2,103,344 45 | 145,063 22 | 17,452 74 | 3½ |
| Italian Savings Bank of the City of New York | 1,157 | 902,465 90 | 587,071 13 | 56,111 35 | 4,241 10 | 4 |
| Malden Lane Savings Bank, New York | 3,049 | 2,873,370 45 | 3,380,143 74 | 378,981 56 | 57,430 69 | 3½ |
| Manhattan Savings Institution, The, New York | 2,464 | 3,399,114 67 | 3,176,410 65 | 481,504 35 | 27,905 93 | 4 |
| Metropolitan Savings Bank, New York | 6,008 | 8,290,941 07 | 7,654,504 20 | 1,543,845 86 | 57,046 08 | 3½ |
| New York Savings Bank | 2,659 | 2,731,578 07 | 2,664,212 37 | 285,341 67 | 21,706 57 | 4 |
| North River Savings Bank, New York | 13,165 | 13,054,588 42 | 14,758,713 98 | 2,976,752 71 | 94,054 55 | 4 |
| Seaman's Bank for Savings in the City of New York | 21,551 | 14,907,563 20 | 12,353,453 35 | 1,343,063 26 | 88,125 43 | 3½ |
| Union Dime Savings Bank, New York | 2,379 | 2,461,171 77 | 2,484,102 97 | 1,364,896 30 | 28,065 11 | 3½ |
| United States Savings Bank in the City of New York | 2,161 | 2,003,120 44 | 1,703,784 06 | 190,239 25 | 18,065 30 | 3½ |
| Universal Savings Bank, The, New York | 1,657 | 306,383 76 | 231,153 47 | 8,364 25 | 2,844 34 | 4 |
| West Side Savings Bank, New York | 1,740 | 1,331,680 98 | 1,062,707 77 | 131,666 66 | 11,104 43 | 4 |
| Total | 207,181 | \$214,562,174 52 | \$206,173,446 03 | \$33,200,332 72 | \$1,591,246 10 | ..... |

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1917—Continued

| NAMES | Total resources | Amount due depositors | Other liabilities | Surplus on estimated market value of stocks and bonds | Surplus on par value of stocks and bonds | Number of open accounts, January 1 1917 | Number of accounts opened or closed or reopened during year 1916 |
|---|--------------------|-----------------------------|----------------------|---|--|---|---|
| Oswego County | | | | | | | |
| Fulton Savings Bank | \$2,768,711 00 | \$2,569,717 39 | \$30 00 | \$198,983 61 | \$188,584 61 | 6,076 | 879 |
| Oswego City Savings Bank | 4,215,799 58 | 3,983,981 48 | ..... | 281,817 92 | 283,779 50 | 8,069 | 1,415 |
| Oswego County Savings Bank, Oswego | 4,247,594 46 | 3,909,667 28 | ..... | 337,887 18 | 320,727 38 | 6,556 | 834 |
| Total | \$11,232,085 04 | \$10,413,366 33 | \$30 00 | \$818,688 71 | \$793,071 49 | 20,701 | 3,228 |
| Putnam County | | | | | | | |
| Putnam County Savings Bank, Brewster | \$1,452,501 51 | \$1,365,273 72 | ..... | \$87,227 79 | \$73,380 82 | 2,938 | 560 |
| Queens County | | | | | | | |
| College Point Savings Bank | \$1,851,905 03 | \$1,701,788 76 | ..... | \$150,116 27 | \$178,832 52 | 3,623 | 490 |
| Jamaica Savings Bank | 6,803,554 92 | 6,098,000 16 | ..... | 486,554 46 | 481,567 87 | 12,140 | 2,388 |
| Long Island City Savings Bank | 10,844,604 72 | 9,353,019 62 | ..... | 921,589 10 | 904,704 38 | 24,637 | 5,867 |
| Queens County Savings Bank, The, Flushing | 4,673,459 31 | 4,318,271 97 | ..... | 355,167 34 | 330,162 84 | 9,369 | 1,873 |
| Total | \$23,463,503 68 | \$21,471,076 51 | ..... | \$1,992,427 17 | \$1,895,297 81 | 50,389 | 9,998 |
| RENSSELAER COUNTY | | | | | | | |
| Troy Savings Bank | \$12,489,489 52 | \$11,128,306 10 | \$95,425 22 | \$1,265,758 20 | \$1,373,747 20 | 19,094 | 3,152 |
| RICHMOND COUNTY | | | | | | | |
| Richmond County Savings Bank, West New Brighton | \$1,869,797 65 | \$1,822,337 45 | \$197 00 | \$117,263 00 | \$120,808 00 | 6,010 | 1,054 |
| Statens Island Savings Bank, Stapleton | 6,200,060 42 | 5,723,426 02 | 1,762 09 | 469,892 31 | 498,373 81 | 15,515 | 2,469 |
| Total | \$8,139,878 07 | \$7,569,703 67 | \$1,959 09 | \$587,155 31 | \$618,981 81 | 21,525 | 3,523 |
| St. LAWRENCE COUNTY | | | | | | | |
| St. Lawrence County Savings Bank, Ogdensburg | \$1,006,561 50 | \$1,052,563 44 | ..... | \$43,998 12 | \$43,480 12 | 3,865 | 994 |
| Schenectady County | | | | | | | |
| Schenectady Savings Bank | \$9,668,739 21 | \$9,184,581 40 | \$102 22 | \$824,045 59 | \$813,614 62 | 39,493 | 9,612 |
| SARATOGA COUNTY | | | | | | | |
| Saratoga Falls Savings Bank, The | \$1,072,100 12 | \$1,004,786 13 | ..... | \$67,313 99 | \$77,745 95 | 3,195 | 586 |

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1917 — Continued

| NAMES | Number of accounts closed during the year 1916 | Amount deposited during the year 1916 not including dividends credited during that period | Amount withdrawn during the year 1916 | Amount of dividends credited and paid for the year 1916 | Salaries for the year 1916 | Expenses other than salaries for the year 1916 | Average rate per cent. of dividends for year ending December 31, 1916 |
|--|--|---|---------------------------------------|---|----------------------------|--|---|
| OWEGO COUNTY | | | | | | | |
| Fulton Savings Bank..... | 813 | \$809,822 45 | \$722,758 79 | \$24,310 88 | \$5,790 00 | \$5,270 47 | 4 |
| Owego City Savings Bank..... | 1,226 | 1,037,683 06 | 1,198,272 53 | 149,564 07 | 8,320 00 | 9,178 80 | 4 |
| Owego County Savings Bank, Owego..... | 884 | 903,572 71 | 1,015,428 54 | 149,543 68 | 6,925 00 | 6,854 88 | 4 |
| Total..... | 2,933 | \$2,750,833 22 | \$2,947,457 86 | \$393,419 51 | \$20,985 00 | \$21,204 15 | |
| PETRAM COUNTY | | | | | | | |
| Petram County Savings Bank, Brewster..... | 488 | \$273,344 90 | \$200,251 64 | \$49,315 30 | \$3,118 00 | \$3,403 03 | 4 |
| QUEENS COUNTY | | | | | | | |
| College Point Savings Bank..... | 280 | \$413,979 86 | \$398,710 98 | \$60,646 32 | \$6,938 00 | \$2,537 45 | 4 |
| Jamaica Savings Bank..... | 1,210 | 1,789,267 40 | 1,339,019 33 | 210,807 88 | 10,243 35 | 22,663 90 | 4 |
| Long Island City Savings Bank..... | 3,027 | 3,825,225 97 | 2,434,237 34 | 317,714 49 | 25,306 51 | 29,823 98 | 4 |
| Queens County Savings Bank, The, Flushing..... | 1,062 | 1,373,852 91 | 976,694 18 | 149,442 50 | 8,341 67 | 13,142 55 | 4 |
| Total..... | 5,579 | \$7,102,866 34 | \$5,046,678 85 | \$738,611 19 | \$50,129 53 | \$65,166 88 | |
| RENSSELAER COUNTY | | | | | | | |
| Troy Savings Bank..... | 2,503 | \$1,069,493 46 | \$1,990,779 97 | \$377,868 11 | \$17,012 33 | \$30,596 62 | 3½ |
| RICHMOND COUNTY | | | | | | | |
| Richmond County Savings Bank, West New Brighton..... | 521 | \$851,225 55 | \$649,569 41 | \$61,322 51 | \$6,821 00 | \$5,278 03 | 4 |
| Staton Island Savings Bank, Stapleton..... | 1,336 | 2,003,724 49 | 1,549,380 42 | 197,094 82 | 22,366 61 | 19,278 97 | 4 |
| Total..... | 1,856 | \$2,854,950 04 | \$2,198,949 83 | \$259,316 73 | \$29,177 61 | \$24,557 00 | |
| ST. LAWRENCE COUNTY | | | | | | | |
| St. Lawrence County Savings Bank, Ogdensburg..... | 823 | \$417,126 25 | \$348,027 88 | \$32,413 00 | \$4,532 13 | \$2,948 16 | 3½ |
| SCHENECTADY COUNTY | | | | | | | |
| Schenectady Savings Bank..... | 4,722 | \$3,661,730 68 | \$2,826,934 57 | \$273,455 41 | \$32,822 28 | \$18,980 46 | 3½ |
| SARATOGA COUNTY | | | | | | | |
| Saratoga Falls Savings Bank, The..... | 540 | \$325,052 12 | \$320,987 37 | \$36,303 45 | \$4,260 00 | \$1,746 84 | 4 |

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1916.—Continued

| NAMES | Total resources | Amount due depositors | Other liabilities | Surplus on estimated market value of stocks and bonds | Surplus on par value of stocks and bonds | Number of open accounts, July 1, 1916 | Number of accounts opened or reopened during year ending June 30, 1916 |
|---|--------------------|-----------------------------|----------------------|---|--|---|--|
| OWEGO COUNTY | | | | | | | |
| Fulton Savings Bank | \$2,615,317 81 | \$2,426,733 93 | \$20 00 | \$188,563 83 | \$184,967 33 | 5,978 | 860 |
| Owego City Savings Bank | 4,150,631 84 | 3,894,473 26 | ..... | 266,158 58 | 273,506 07 | 7,968 | 1,337 |
| Owego County Savings Bank, Owego | 4,186,895 15 | 3,873,363 45 | ..... | 313,531 70 | 302,961 40 | 6,528 | 1,038 |
| Total | \$10,952,844 80 | \$10,194,570 69 | \$20 00 | \$768,254 11 | \$761,434 80 | 20,474 | 3,255 |
| PUTNAM COUNTY | | | | | | | |
| Putnam County Savings Bank, Brewster | \$1,374,444 26 | \$1,297,077 28 | ..... | \$77,366 98 | \$70,037 37 | 2,873 | 536 |
| QUEENS COUNTY | | | | | | | |
| College Point Savings Bank | \$1,729,887 73 | \$1,596,253 86 | ..... | \$134,633 87 | \$173,031 93 | 3,501 | 440 |
| Jamaica Savings Bank | 6,083,314 76 | 5,611,205 22 | ..... | 472,109 54 | 468,323 48 | 11,549 | 1,945 |
| Long Island City Savings Bank | 9,475,354 80 | 8,571,965 74 | ..... | 904,266 06 | 833,403 01 | 23,621 | 5,023 |
| Queens County Savings Bank, The, Flushing | 4,351,243 50 | 4,036,917 73 | ..... | 314,325 77 | 313,833 77 | 9,504 | 1,738 |
| Total | \$21,639,800 79 | \$19,814,463 55 | ..... | \$1,925,337 24 | \$1,810,638 19 | 48,175 | 9,146 |
| RENSSELAER COUNTY | | | | | | | |
| Troy Savings Bank | \$12,278,975 86 | \$11,056,511 10 | \$94,809 58 | \$1,127,655 18 | \$1,350,409 13 | 18,971 | 2,616 |
| RICHMOND COUNTY | | | | | | | |
| Richmond County Savings Bank, West New Brighton | \$1,773,861 81 | \$1,667,285 97 | \$197 03 | \$106,378 84 | \$113,323 84 | 5,695 | 908 |
| Staten Island Savings Bank, Stapleton | 5,793,105 83 | 5,367,606 26 | 5,323 82 | 420,775 75 | 501,956 75 | 14,929 | 2,212 |
| Total | \$7,567,567 64 | \$7,034,892 23 | \$5,520 85 | \$527,154 59 | \$615,880 59 | 20,624 | 3,120 |
| ST. LAWRENCE COUNTY | | | | | | | |
| St. Lawrence County Savings Bank, Ogdensburg | \$1,016,396 60 | \$980,145 94 | ..... | \$36,250 66 | \$40,347 86 | 3,740 | 970 |
| SCHENECTADY COUNTY | | | | | | | |
| Schenectady Savings Bank | \$3,983,682 17 | \$3,405,410 65 | \$167 36 | \$463,034 16 | \$496,025 24 | 37,220 | 8,084 |
| SARATOGA COUNTY | | | | | | | |
| Saratoga Falls Savings Bank, The | \$1,032,672 41 | \$991,271 63 | ..... | \$41,400 78 | \$74,366 14 | 3,157 | 569 |

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1916 — Continued

| NAMES | Number of accounts closed during year ending June 30, 1916 | Amount deposited during year ending June 30, 1916, not including dividends credited for that period | Amount withdrawn during year ending June 30, 1916 | Amount of dividends credited and paid during year ending June 30, 1916 | Current expenses for six months | Average rate per cent of dividends for year ending June 30, 1916 |
|---|--|---|---|--|---------------------------------|--|
| OWEGO COUNTY | | | | | | |
| Fulton Savings Bank | 848 | \$755,975 90 | \$750,224 61 | \$91,487 25 | \$5,066 98 | 4 |
| Owego City Savings Bank | 1,310 | 969,816 31 | 1,067,248 17 | 148,871 02 | 8,547 23 | 4 |
| Owego County Savings Bank, Owego | 1,026 | 886,061 38 | 1,018,820 12 | 148,965 76 | 8,086 51 | 4 |
| Total | 3,084 | \$2,611,873 59 | \$2,866,298 90 | \$389,044 03 | \$19,680 72 | ..... |
| PUTNAM COUNTY | | | | | | |
| Putnam County Savings Bank, Brewster | 438 | \$245,295 07 | \$218,277 28 | \$47,417 71 | \$2,779 91 | 4 |
| QUEENS COUNTY | | | | | | |
| College Point Savings Bank | 326 | \$368,518 85 | \$357,446 70 | \$57,859 93 | \$3,899 20 | 4 |
| Jamaica Savings Bank | 1,173 | 1,463,646 57 | 1,318,973 74 | 201,611 11 | 14,262 58 | 4 |
| Long Island City Savings Bank | 2,861 | 3,071,716 87 | 2,485,719 69 | 295,100 48 | 24,389 93 | 4 |
| Queens County Savings Bank, The, Flushing | 1,087 | 1,224,169 11 | 957,203 84 | 140,231 96 | 10,302 58 | 4 |
| Total | 5,447 | \$6,128,081 40 | \$5,119,343 97 | \$694,803 48 | \$52,844 38 | ..... |
| RENSSELAER COUNTY | | | | | | |
| Troy Savings Bank | 2,477 | \$1,559,408 59 | \$2,151,964 81 | \$381,059 87 | \$16,820 81 | 3½ |
| RICHMOND COUNTY | | | | | | |
| Richmond County Savings Bank, West New Brighton | 549 | \$718,237 56 | \$612,849 55 | \$57,405 61 | \$4,691 09 | 4 |
| Staten Island Savings Bank, Stapleton | 1,320 | 1,762,944 35 | 1,517,406 51 | 187,963 62 | 19,211 67 | 4 |
| Total | 1,869 | \$2,471,281 91 | \$2,130,256 06 | \$245,369 23 | \$23,902 76 | ..... |
| ST. LAWRENCE COUNTY | | | | | | |
| St. Lawrence County Savings Bank, Ogdensburg | 865 | \$408,987 80 | \$370,393 82 | \$30,851 26 | \$3,613 16 | 3½ |
| SCHENECTADY COUNTY | | | | | | |
| Schenectady Savings Bank | 4,513 | \$3,949,626 28 | \$3,777,849 67 | \$260,315 36 | \$22,644 71 | 3½ |
| SARATOGA COUNTY | | | | | | |
| Saratoga Falls Savings Bank, The | 564 | \$321,901 56 | \$309,128 12 | \$35,548 58 | \$2,086 53 | 4 |

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1916 — Continued

| NAMES | Total resources | Amount due depositors | Other liabilities | Surplus on estimated market value of stocks and bonds | Surplus on value of stocks and bonds | Number of open accounts, July 1, 1916 | Number of accounts opened or reopened during year ending June 30, 1916 |
|--|---------------------------|---------------------------|---------------------|---|--------------------------------------|---------------------------------------|--|
| SUFFOLK COUNTY | | | | | | | |
| Riverhead Savings Bank..... | \$7,200,492 17 | \$6,127,642 41 | \$5,000 00 | \$1,157,849 76 | \$1,140,254 92 | 9,248 | 1,042 |
| Sag Harbor Savings Bank..... | 4,522,441 39 | 2,114,999 96 | 1,000 00 | 250,641 12 | 238,359 12 | 4,235 | 304 |
| Southold Savings Bank, The..... | 5,768,862 78 | 4,933,199 45 | ..... | 533,653 13 | 510,375 51 | 6,517 | 657 |
| Union Savings Bank of Patchogue, The..... | 3,183,547 70 | 2,913,473 27 | ..... | 270,074 43 | 258,069 68 | 6,377 | 379 |
| Total..... | \$18,579,533 73 | \$16,091,315 29 | \$6,000 00 | \$2,482,218 44 | \$2,427,239 26 | 26,377 | 3,032 |
| TOWNSEND COUNTY | | | | | | | |
| Ithaca Savings Bank..... | \$4,354,775 89 | \$3,985,515 98 | \$3,194 88 | \$393,075 03 | \$403,197 70 | 11,337 | 1,800 |
| ULSTER COUNTY | | | | | | | |
| Ellenville Savings Bank..... | \$2,201,850 35 | \$2,045,639 83 | \$69 00 | \$159,141 52 | \$151,920 61 | 6,003 | 543 |
| Kingston Savings Bank..... | 4,522,441 39 | 4,234,915 05 | ..... | 317,526 34 | 306,245 45 | 6,547 | 769 |
| New Paltz Savings Bank..... | 2,019,508 25 | 1,893,096 60 | ..... | 126,411 65 | 121,206 62 | 3,125 | 250 |
| Rondout Savings Bank, Kingston..... | 3,997,639 51 | 3,997,639 51 | ..... | 336,726 76 | 323,963 21 | 7,174 | 1,066 |
| Saugerties Savings Bank..... | 2,344,442 00 | 2,124,970 48 | ..... | 219,471 52 | 214,784 74 | 4,068 | 482 |
| Ulster County Savings Institution, Kingston..... | 5,532,621 06 | 5,262,271 59 | ..... | 270,349 47 | 291,334 21 | 9,192 | 1,159 |
| Total..... | \$20,935,429 32 | \$19,528,733 06 | \$69 00 | \$1,429,627 26 | \$1,403,474 84 | 36,136 | 4,329 |
| WESTCHESTER COUNTY | | | | | | | |
| Bank for Savings of Ossining, The..... | \$3,998,593 14 | \$3,612,370 77 | ..... | \$386,223 37 | \$453,097 87 | 5,812 | 783 |
| Eastchester Savings Bank, Mount Vernon..... | 3,342,993 17 | 3,145,431 61 | \$182 26 | 197,319 30 | 254,066 74 | 8,069 | 1,483 |
| Greenburgh Savings Bank, The, Dobbs Ferry..... | 696,730 91 | 643,400 67 | ..... | \$3,330 24 | 50,370 24 | 1,836 | 318 |
| Home Savings Bank, The, White Plains..... | 5,267,816 63 | 4,982,199 85 | 2,584 63 | 283,082 15 | 305,142 79 | 13,186 | 2,040 |
| Peeckskill Savings Bank..... | 5,007,410 55 | 4,449,881 85 | 9 78 | 557,518 95 | 569,702 97 | 8,691 | 766 |
| People's Bank for Savings of New Rochelle, N. Y..... | 732,100 39 | 718,871 98 | ..... | 13,228 41 | 22,968 71 | 3,684 | 838 |
| People's Savings Bank of the Town of Yonkers..... | 9,352,955 98 | 8,672,132 96 | 1,502 25 | 680,823 02 | 611,178 60 | 17,982 | 3,340 |
| Port Chester Savings Bank, The..... | 4,330,371 13 | 4,054,633 43 | ..... | 294,215 45 | 331,706 47 | 8,900 | 1,777 |
| Union Savings Bank of Westchester County, The, Mamaroneck..... | 846,496 51 | 800,287 99 | 600 00 | 64,607 82 | 79,011 78 | 2,494 | 484 |
| Westchester County Savings Bank, Tarrytown..... | 4,949,291 67 | 4,156,815 77 | ..... | 792,475 90 | 816,160 90 | 6,818 | 832 |
| Yonkers Savings Bank..... | 10,212,516 98 | 9,287,208 03 | ..... | 955,310 90 | 913,310 65 | 18,833 | 3,004 |
| Total..... | \$48,746,186 06 | \$44,463,252 66 | \$4,848 89 | \$4,278,084 51 | \$4,399,717 72 | 96,304 | 15,685 |
| Grand totals for the State..... | \$2,033,171,981 23 | \$1,898,242,203 58 | \$942,851 99 | \$168,986,926 06 | \$189,194,044 78 | 3,332,838 | 587,140 |

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1916 — Concluded

| NAMES | Number of accounts closed during year ending June 30, 1916 | Amount deposited during year ending June 30, 1916, not including dividends credited for that period | Amount withdrawn during year ending June 30, 1916 | Amount of dividends credited and paid during year ending June 30, 1916 | Current expenses for six months | Average rate per cent. of dividends for year ending June 30, 1916 |
|--|--|---|---|--|---------------------------------|---|
| SUFFOLK COUNTY | | | | | | |
| Riverhead Savings Bank..... | 734 | \$1,024,053 31 | \$946,646 64 | \$241,498 84 | \$14,541 59 | 4 1/2 |
| Sag Harbor Savings Bank..... | 319 | 371,908 60 | 376,676 03 | 78,062 62 | 6,295 52 | 4 |
| Southold Savings Bank, The..... | 371 | 655,849 66 | 655,945 55 | 194,865 43 | 11,072 24 | 4 1/2 |
| Union Savings Bank of Patchogue, The..... | 631 | 731,340 83 | 645,355 28 | 106,635 49 | 6,062 86 | 4 |
| Total..... | 2,045 | \$2,813,162 40 | \$2,624,623 50 | \$621,802 27 | \$37,972 21 | ..... |
| TOMPKINS COUNTY | | | | | | |
| Ithaca Savings Bank..... | 1,762 | \$1,350,045 81 | \$1,426,915 72 | \$129,348 49 | \$11,288 06 | 3 1/2 |
| ULSTER COUNTY | | | | | | |
| Ellenville Savings Bank..... | 482 | \$444,094 80 | \$464,644 27 | \$73,282 77 | \$3,173 74 | 3 1/2 |
| Kingston Savings Bank..... | 637 | 781,543 36 | 773,046 49 | 157,470 23 | 6,745 72 | 4 |
| New Paltz Savings Bank..... | 379 | 222,681 83 | 290,299 95 | 72,562 03 | 2,279 55 | 4 |
| Rondout Savings Bank, Kingston..... | 881 | 859,537 07 | 816,566 59 | 149,463 69 | 5,691 05 | 4 |
| Saugerties Savings Bank..... | 343 | 400,068 41 | 384,890 34 | 78,918 48 | 3,246 88 | 4 |
| Ulster County Savings Institution, Kingston..... | 1,288 | 954,247 57 | 992,148 47 | 197,969 33 | 9,136 08 | 4 |
| Total..... | 3,860 | \$3,662,152 74 | \$3,721,596 11 | \$729,655 53 | \$59,172 02 | ..... |
| WESTCHESTER COUNTY | | | | | | |
| Bank for Savings of Ossining, The..... | 664 | \$701,753 03 | \$748,197 01 | \$133,551 85 | \$8,190 41 | 4 |
| Eastchester Savings Bank, Mount Vernon..... | 926 | 1,210,346 99 | 928,584 34 | 108,753 21 | 7,552 50 | 4 |
| Greenburgh Savings Bank, The, Dobbs Ferry..... | 209 | 185,237 83 | 156,312 44 | 22,627 56 | 2,240 46 | 4 |
| Home Savings Bank, The, White Plains..... | 1,521 | 1,327,358 93 | 1,234,215 97 | 179,597 70 | 18,232 86 | 4 |
| Peekskill Savings Bank..... | 733 | 714,680 67 | 891,919 26 | 168,245 23 | 8,666 31 | 4 |
| People's Bank for Savings of New Rochelle, N. Y..... | 543 | 355,187 06 | 248,887 94 | 23,175 46 | 3,400 57 | 4 |
| People's Savings Bank of the Town of Yonkers..... | 2,325 | 2,133,169 89 | 1,799,877 08 | 310,322 07 | 13,123 10 | 4 |
| Port Chester Savings Bank, The..... | 335 | 1,061,169 50 | 1,709,670 46 | 143,752 23 | 6,063 00 | 4 |
| Union Savings Bank of Westchester County, The, Mamaroneck..... | 808 | 263,421 56 | 246,310 99 | 28,460 75 | 4,339 59 | 4 |
| Westchester County Savings Bank, Tarrytown..... | 808 | 755,136 28 | 895,947 16 | 154,024 15 | 8,356 83 | 4 |
| Yonkers Savings Bank..... | 2,065 | 2,035,632 98 | 1,890,743 15 | 336,105 31 | 17,063 05 | 4 |
| Total..... | 11,543 | \$10,763,144 81 | \$9,597,751 80 | \$1,808,616 54 | \$97,240 68 | ..... |
| Grand totals for the State..... | 454,261 | \$448,017,922 02 | \$422,896,728 29 | \$46,610,020 14 | \$3,309,401 66 | ..... |

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1917

| NAMES | Total resources | Amount due depositors | Other liabilities | Surplus on estimated market value of stocks and bonds | Surplus on par value of stocks and bonds | Number of open accounts, January 1, 1917 | Number of accounts opened or reopened during year 1916 |
|---|--------------------|-----------------------------|----------------------|---|--|--|--|
| ALBANY COUNTY | | | | | | | |
| Albany City Savings Institution..... | \$12,800,654 16 | \$12,077,871 01 | ..... | \$722,783 15 | \$591,480 32 | 14,979 | 2,315 |
| Albany County Savings Bank, Albany..... | 10,581,063 32 | 9,784,945 16 | \$85,452 31 | 700,665 85 | 747,125 85 | 13,602 | 3,066 |
| Albany Exchange Savings Bank..... | 3,953,361 39 | 3,638,471 08 | 36,913 87 | 277,976 34 | 275,159 86 | 6,376 | 1,120 |
| Albany Savings Bank..... | 40,137,385 42 | 37,543,241 03 | ..... | 2,595,044 39 | 3,272,760 01 | 54,010 | 7,918 |
| Cohoes Savings Institution..... | 4,057,615 84 | 3,702,023 28 | ..... | 355,592 56 | 371,914 62 | 8,236 | 1,431 |
| Home Savings Bank of the City of Albany..... | 10,792,697 81 | 10,047,897 85 | 711 96 | 744,068 00 | 623,711 49 | 14,413 | 2,539 |
| Mechanics and Farmers' Savings Bank, The, Albany..... | 2,836,568 20 | 2,376,780 27 | 21,630 00 | 438,227 93 | 486,537 93 | 4,221 | 512 |
| Mechanics' Savings Bank, Cohoes..... | 1,991,265 66 | 1,753,192 05 | ..... | 138,073 61 | 171,062 21 | 3,257 | 660 |
| National Savings Bank of the City of Albany, The..... | 14,980,020 80 | 13,965,302 86 | ..... | 995,317 94 | 814,376 64 | 20,906 | 6,905 |
| Total..... | \$102,031,232 50 | \$94,908,764 59 | \$154,698 14 | \$6,967,769 77 | \$7,363,128 93 | 140,000 | 26,766 |
| BROOKS COUNTY | | | | | | | |
| Brooks Savings Bank, The, New York..... | \$1,735,298 60 | \$1,693,279 89 | ..... | \$41,928 71 | \$51,863 71 | 7,877 | 2,539 |
| Dollar Savings Bank, New York..... | 15,470,457 31 | 14,379,543 06 | ..... | 1,090,914 25 | 965,044 25 | 48,840 | 15,376 |
| North Side Savings Bank, New York..... | 1,889,394 67 | 1,823,040 40 | ..... | 66,264 27 | 53,585 59 | 7,566 | 2,755 |
| Total..... | \$19,094,970 58 | \$17,965,863 35 | ..... | \$1,199,107 23 | \$1,001,093 55 | 64,283 | 20,970 |
| BROWN COUNTY | | | | | | | |
| Binghamton Savings Bank..... | \$8,132,952 22 | \$7,622,561 59 | ..... | \$510,390 63 | \$639,165 28 | 23,013 | 4,150 |
| Chemung Valley Savings Bank, Binghamton..... | 1,982,941 53 | 1,905,296 11 | ..... | 77,645 22 | 78,833 52 | 11,569 | 3,284 |
| Total..... | \$10,115,893 55 | \$9,527,857 70 | ..... | \$588,035 85 | \$717,998 80 | \$34,582 | 7,434 |
| CAYUGA COUNTY | | | | | | | |
| Auburn Savings Bank..... | \$6,756,295 53 | \$6,217,207 20 | \$186 78 | \$538,801 45 | \$495,906 45 | 13,541 | 1,766 |
| Cayuga County Savings Bank, Auburn..... | 4,728,961 82 | 4,434,764 18 | ..... | 294,187 14 | \$67,620 84 | 10,336 | 1,915 |
| Total..... | \$11,485,246 85 | \$10,652,071 48 | \$186 78 | \$832,988 59 | \$973,527 29 | 23,866 | 3,681 |
| CHAMUNGA COUNTY | | | | | | | |
| Elmira Savings Bank, The..... | \$1,177,164 14 | \$1,087,351 86 | | \$89,812 28 | \$86,702 26 | 5,068 | 1,933 |

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| NAMES | Number of accounts of accounts closed during the year 1916 | Amount deposited during year 1916 not including dividends credited during that period | Amount withdrawn during the year 1916 | Amount of dividends credited and paid for the year 1916 | Salaries for the year 1916 | Expenses other than salaries for the year 1916 | Average rate per cent of dividends for year ending December 31, 1916 |
|---|--|---|---------------------------------------|---|----------------------------|--|--|
| ALBANY COUNTY | | | | | | | |
| Albany City Savings Institution..... | 1,715 | \$2,753,240.54 | \$2,531,868.32 | \$448,866.17 | \$16,002.00 | \$21,024.94 | 4 |
| Albany County Savings Bank, Albany..... | 1,981 | 2,889,866.52 | 2,370,721.80 | 359,967.83 | 18,350.86 | 22,415.75 | 4 |
| Albany Exchange Savings Bank..... | 803 | 1,131,312.72 | 894,248.52 | 132,304.49 | 9,180.00 | 8,821.23 | 4 |
| Albany Savings Bank..... | 6,462 | 7,067,561.26 | 6,948,138.07 | 1,396,766.57 | 44,317.20 | 103,960.32 | 4 |
| Cohoes Savings Institution..... | 1,046 | 827,751.01 | 714,473.86 | 136,402.30 | 7,920.00 | 7,533.87 | 4 |
| Home Savings Bank of the City of Albany..... | 1,822 | 2,340,938.57 | 2,111,667.40 | 269,405.75 | 20,450.90 | 23,010.91 | 4 |
| Mechanics and Farmers' Savings Bank, The, Albany..... | 410 | 485,091.06 | 468,676.15 | 87,047.80 | 3,850.00 | 8,291.68 | 34 |
| Mechanics' Savings Bank, Cohoes..... | 445 | 471,582.17 | 385,329.29 | 64,047.50 | 4,907.00 | 5,350.47 | 4 |
| National Savings Bank of the City of Albany, The..... | 3,062 | 3,356,220.16 | 3,137,873.92 | 522,540.18 | 22,693.52 | 24,757.56 | 4 |
| Total..... | 18,329 | \$21,923,564.01 | \$19,563,005.33 | \$3,519,438.29 | \$148,271.48 | \$226,098.23 | ..... |
| BRONX COUNTY | | | | | | | |
| Bronx Savings Bank, The, New York..... | 1,463 | \$1,082,953.88 | \$749,194.54 | \$44,497.53 | \$7,997.00 | \$8,550.41 | 34 |
| Dollar Savings Bank, New York..... | 10,823 | 5,970,841.67 | 4,437,470.62 | 420,723.88 | 41,791.31 | 21,715.38 | 34 |
| North Side Savings Bank, New York..... | 1,690 | 996,950.00 | 737,782.91 | 51,975.83 | 5,776.00 | 8,438.89 | 34 |
| Total..... | 13,976 | \$8,050,745.53 | \$5,924,428.07 | \$517,207.24 | \$55,564.31 | \$38,751.68 | ..... |
| BROOKS COUNTY | | | | | | | |
| Binghamton Savings Bank..... | 3,065 | \$3,636,924.22 | \$3,326,650.35 | \$240,219.19 | \$18,080.82 | \$15,108.09 | 34 |
| Cheango Valley Savings Bank, Binghamton..... | 2,135 | 1,183,679.47 | 1,070,345.03 | \$7,703.04 | 7,009.99 | 10,686.79 | 34 |
| Total..... | 5,880 | \$4,820,603.69 | \$4,397,005.38 | \$297,922.23 | \$25,040.81 | \$25,744.88 | ..... |
| CAYUGA COUNTY | | | | | | | |
| Auburn Savings Bank..... | 1,605 | \$1,758,114.45 | \$1,530,740.17 | \$229,632.41 | \$17,000.00 | \$21,763.77 | 4 |
| Cayuga County Savings Bank, Auburn..... | 1,349 | 1,518,293.38 | 1,278,293.47 | 182,864.98 | 12,220.00 | 9,664.22 | 4 |
| Total..... | 2,954 | \$3,276,407.83 | \$2,809,085.64 | \$392,997.89 | \$29,220.00 | \$31,367.99 | ..... |
| CATTARAUGUS COUNTY | | | | | | | |
| Elmira Savings Bank, The..... | 1,379 | \$570,586.83 | \$441,967.71 | \$31,642.13 | \$1,949.98 | \$3,956.18 | 34 |

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1917 — Continued

| NAMES | Total resources | Amount due depositors | Other liabilities | Surplus on estimated market value of stocks and bonds | Surplus on par value of stocks and bonds | Number of open accounts, January 1, 1917 | Number of accounts opened or reopened during year 1916 |
|---|--------------------|-----------------------------|----------------------|---|--|--|--|
| COLUMBIA COUNTY | | | | | | | |
| Hudson City Savings Institution..... | \$6,020,989 79 | \$5,439,436 99 | ..... | \$581,562 90 | \$589,499 39 | 11,059 | 1,989 |
| CORTLAND COUNTY | | | | | | | |
| Cortland Savings Bank..... | \$4,305,783 19 | \$4,402,963 12 | \$75 00 | \$402,715 07 | \$445,597 69 | 11,968 | 1,669 |
| DECATUR COUNTY | | | | | | | |
| Fishkill Savings Institute..... | \$597,794 85 | \$561,959 06 | \$11 00 | \$35,824 77 | \$37,767 99 | 1,062 | 102 |
| Mastenwan Savings Bank, Beacon..... | 966,039 18 | 916,259 70 | 5,720 80 | 64,028 68 | 74,143 68 | 2,145 | 460 |
| Mechanics' Savings Bank, The, Beacon..... | 2,872,941 03 | 2,523,871 85 | 16,863 31 | 332,305 87 | 332,474 83 | 5,302 | 575 |
| Pawling Savings Bank..... | 881,251 10 | 819,995 12 | 120 00 | 61,235 98 | 72,231 98 | 2,134 | 300 |
| Poughkeepsie Savings Bank, The..... | 15,680,232 82 | 14,601,755 13 | ..... | 1,078,527 80 | 1,345,663 61 | 28,339 | 3,183 |
| Rhinebeck Savings Bank..... | 942,235 29 | 875,103 58 | ..... | 67,131 81 | 74,578 96 | 2,943 | 283 |
| Wappinger Savings Bank, Wappingers Falls..... | 741,550 11 | 689,931 78 | 6,600 60 | 45,018 33 | 55,191 67 | 1,773 | 281 |
| Total..... | \$23,702,094 59 | \$20,988,806 24 | \$29,315 11 | \$1,683,973 24 | \$2,003,039 72 | 43,598 | 5,084 |
| ELLEN COUNTY | | | | | | | |
| American Savings Bank of Buffalo..... | \$2,879,726 75 | \$3,817,440 11 | ..... | \$62,398 64 | \$71,335 84 | 7,143 | 3,554 |
| Buffalo Savings Bank..... | 45,564,168 96 | 41,717,019 84 | ..... | 3,845,248 24 | 3,828,772 77 | 70,478 | 14,383 |
| Erie County Savings Bank, Buffalo..... | 62,497,358 10 | 58,232,399 43 | ..... | 4,264,988 65 | 5,434,983 48 | 95,713 | 16,339 |
| Western Savings Bank, The, Buffalo..... | 13,241,117 12 | 11,494,601 52 | ..... | 836,515 60 | 1,013,923 41 | 14,461 | 2,760 |
| Total..... | \$123,182,380 05 | \$114,172,360 92 | ..... | \$9,010,019 13 | \$10,146,015 50 | 187,795 | 36,816 |
| GREENS COUNTY | | | | | | | |
| Catskill Savings Bank..... | \$3,983,965 67 | \$3,443,059 40 | \$3 95 | \$390,862 38 | \$391,866 02 | 7,564 | 860 |
| JEFFERSON COUNTY | | | | | | | |
| Jefferson County Savings Bank, Watertown..... | \$9,331,402 72 | \$8,856,829 68 | ..... | \$474,878 10 | \$675,266 01 | 30,431 | 2,820 |
| Watertown Savings Bank..... | 2,976,470 71 | 3,766,629 38 | ..... | 227,841 33 | 217,867 85 | 9,456 | 909 |
| Total..... | \$12,308,873 43 | \$12,623,459 00 | ..... | \$702,719 43 | \$893,133 86 | 39,877 | 3,729 |

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1917 — Continued

| NAMES | Number of accounts closed during the year 1916 | Amount deposited during year 1916 not including dividends credited during that period | Amount withdrawn during the year 1916 | Amount of dividends credited and paid for the year 1916 | Salaries for the year 1916 | Expenses other than salaries for the year 1916 | Average rate per cent of dividends for year ending December 31, 1916 |
|--|--|---|---------------------------------------|---|----------------------------|--|--|
| CORNAWAU COUNTY | | | | | | | |
| Hudson City Savings Institution..... | 1,555 | \$1,199,813 07 | \$1,095,455 17 | \$200,070 55 | \$8,860 00 | \$10,765 70 | 4 |
| CORTLAND COUNTY | | | | | | | |
| Cortland Savings Bank..... | 1,580 | \$961,400 22 | \$964,036 57 | \$162,819 60 | \$9,002 80 | \$8,236 31 | 4 |
| DORCHESTER COUNTY | | | | | | | |
| Flahill Savings Institute..... | 90 | \$90,175 45 | \$97,057 38 | \$20,894 32 | \$1,699 59 | \$1,082 17 | 4 |
| Matthews Savings Bank, Reuben..... | 233 | 187,903 71 | 182,818 61 | 34,369 15 | 2,300 00 | 1,365 48 | 4 |
| Matthews Savings Bank, The Beacon..... | 410 | 401,575 83 | 432,432 94 | 96,754 82 | 5,891 54 | 5,053 08 | 4 |
| Matthews Savings Bank, The Beacon..... | 247 | 184,941 44 | 156,013 73 | 28,532 09 | 2,063 60 | 1,813 13 | 34 |
| Peotick Savings Bank, The..... | 2,563 | 2,238,909 93 | 2,485,619 63 | 547,955 15 | 21,538 77 | 17,580 20 | 34 |
| Peotick Savings Bank, The..... | 228 | 129,772 46 | 132,853 17 | 31,091 14 | 2,235 00 | 1,357 50 | 4 |
| Wappingers Savings Bank, Wappingers Falls..... | 229 | 176,020 04 | 175,896 17 | 25,867 64 | 2,057 50 | 1,055 53 | 4 |
| Total..... | 4,009 | \$3,410,079 88 | \$3,660,631 62 | \$785,514 28 | \$39,415 90 | \$39,960 04 | ..... |
| ESSEX COUNTY | | | | | | | |
| American Savings Bank of Buffalo..... | 2,096 | \$1,233,504 84 | \$570,219 44 | \$96,093 30 | \$7,074 53 | \$7,010 30 | 4 |
| Buffalo Savings Bank..... | 9,539 | 11,922,203 26 | 10,007,069 60 | 1,822,649 23 | 78,458 14 | 83,349 64 | 4 |
| Erie County Savings Bank, Buffalo..... | 12,791 | 13,507,185 58 | 12,984,517 28 | 2,131,790 73 | 73,409 80 | 124,057 35 | 4 |
| Western Savings Bank, The, Buffalo..... | 1,783 | 2,792,189 64 | 2,460,443 27 | 434,828 35 | 27,387 35 | 23,366 24 | 4 |
| Total..... | 26,509 | \$29,755,133 57 | \$26,322,238 59 | \$4,175,961 60 | \$183,329 81 | \$237,793 56 | ..... |
| GENESSEE COUNTY | | | | | | | |
| Catskill Savings Bank..... | 704 | \$736,174 21 | \$776,135 26 | \$111,899 93 | \$8,126 00 | \$6,109 76 | 34 |
| JEFFERSON COUNTY | | | | | | | |
| Jefferson County Savings Bank, Watertown..... | 3,117 | \$2,080,436 91 | \$1,804,059 78 | \$394,548 33 | \$30,366 37 | \$15,399 19 | 4 |
| Watertown Savings Bank..... | 1,128 | 721,538 09 | 681,663 70 | 139,980 11 | 8,700 00 | 6,180 73 | 4 |
| Total..... | 4,245 | \$2,802,375 00 | \$2,485,723 57 | \$464,528 44 | \$39,066 37 | \$21,589 92 | ..... |

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1917 — Continued

| NAMES | Total resources | Amount due depositors | Other liabilities | Surplus on estimated market value of stocks and bonds | Surplus on par value of stocks and bonds | Number of open accounts, January 1, 1917 | Number of accounts opened or reopened during year 1916 |
|--|-------------------------|-------------------------|---------------------|---|--|--|--|
| KINGS COUNTY | | | | | | | |
| Bay Ridge Savings Bank, Brooklyn..... | \$1,181,329 64 | \$1,146,934 90 | ..... | \$24,394 74 | \$34,139 75 | 6,195 | 3,316 |
| Brevort Savings Bank, Brooklyn..... | 5,643,691 67 | 5,281,025 64 | ..... | 262,546 03 | 278,032 82 | 16,960 | 3,899 |
| Brooklyn Savings Bank..... | 64,075,378 83 | 57,619,987 06 | ..... | 6,455,391 76 | 6,884,459 78 | 73,000 | 10,978 |
| Bushwick Savings Bank, The, Brooklyn..... | 7,359,110 84 | 4,776,844 76 | ..... | 1,582,934 09 | 1,848,540 13 | 15,447 | 2,894 |
| City Savings Bank of Brooklyn, The..... | 4,627,078 02 | 4,348,598 35 | \$1,665 28 | 246,706 39 | 216,981 28 | 10,731 | 3,337 |
| Dime Savings Bank of Brooklyn, The..... | 52,713,478 59 | 48,134,138 24 | ..... | 4,578,240 35 | 4,778,454 07 | 107,838 | 24,259 |
| East Brooklyn Savings Bank, Brooklyn..... | 11,491,290 43 | 11,491,290 43 | 2,000 00 | 70,625 08 | 697,255 08 | 16,223 | 2,943 |
| East Brooklyn Savings Bank, Brooklyn..... | 8,599,967 31 | 8,599,967 31 | ..... | 576,041 23 | 761,867 19 | 17,292 | 2,943 |
| Eastern District Savings Bank of the City of Brooklyn..... | 9,230,716 55 | 9,230,716 55 | ..... | 518,807 89 | 427,548 89 | 26,312 | 3,630 |
| East New York Savings Bank, Brooklyn..... | 4,105,468 74 | 4,105,468 74 | ..... | 453,868 23 | 447,363 28 | 9,870 | 1,993 |
| Flatbush Savings Bank, Brooklyn..... | 294,500 08 | 294,500 08 | ..... | 8,209 78 | 9,444 78 | 2,662 | 3,002 |
| Germania Savings Bank, Kings County, Brooklyn..... | 13,927,701 84 | 12,923,689 48 | ..... | 995,812 19 | 920,701 51 | 21,170 | 3,524 |
| German Savings Bank of Brooklyn..... | 24,180,004 43 | 22,342,986 05 | ..... | 1,837,917 73 | 1,615,579 41 | 46,972 | 9,276 |
| Greater New York Savings Bank, The, Brooklyn..... | 5,247,699 76 | 5,067,749 42 | ..... | 1,239,890 34 | 1,179,300 34 | 19,239 | 6,057 |
| Green Point Savings Bank, The, Brooklyn..... | 11,205,248 45 | 10,062,705 06 | 5,100 00 | 1,107,443 60 | 1,159,404 35 | 20,324 | 4,604 |
| Hausbush Savings Bank, Brooklyn..... | 2,245,151 72 | 2,197,153 83 | ..... | 67,997 89 | 55,377 96 | 7,898 | 2,142 |
| Home Savings Bank, Brooklyn..... | 4,480,699 70 | 4,628,629 09 | ..... | 21,930 61 | 14,573 61 | 2,568 | 768 |
| Kings County Savings Institution, The, Brooklyn..... | 14,863,920 14 | 13,711,000 26 | ..... | 1,172,829 78 | 1,190,768 63 | 14,644 | 1,523 |
| Prudential Savings Bank, Brooklyn..... | 28,020,193 74 | 2,958,108 46 | 1,225 00 | 93,860 23 | 68,214 21 | 8,437 | 2,433 |
| South Brooklyn Savings Institution, The, Brooklyn..... | 28,928,162 69 | 26,187,453 74 | ..... | 3,640,708 96 | 3,608,563 05 | 37,643 | 6,889 |
| Summer Savings Bank, Brooklyn..... | 1,053,656 99 | 1,015,649 11 | ..... | 38,007 48 | 64,247 48 | 3,464 | 1,485 |
| Williamsburgh Savings Bank, Brooklyn..... | 91,741,869 26 | 79,447,636 37 | ..... | 12,294,232 99 | 10,981,635 90 | 113,533 | 15,875 |
| Total..... | \$368,671,527 85 | \$332,747,537 62 | \$10,020 28 | \$35,913,919 96 | \$34,839,493 49 | 597,571 | 121,327 |
| MADISON COUNTY | | | | | | | |
| Oswego Savings Bank..... | \$4,200,261 75 | \$3,848,797 08 | \$738 78 | \$360,726 89 | \$388,870 14 | 9,300 | 1,241 |
| MORRIS COUNTY | | | | | | | |
| East Side Savings Bank of Rochester, The..... | \$15,425,802 96 | \$14,579,960 00 | \$84,766 92 | \$791,067 03 | \$751,173 13 | 47,763 | 10,026 |
| Mechanics Savings Bank, Rochester, The..... | 5,235,812 30 | 4,571,496 13 | 17,010 56 | 337,305 63 | 417,638 10 | 9,580 | 4,679 |
| Morroe County Savings Bank, Rochester..... | 28,090,575 88 | 26,777,222 30 | 94,300 00 | 2,179,053 37 | 2,470,223 35 | 39,368 | 4,962 |
| Rochester Savings Bank..... | 30,706,600 59 | 27,949,431 86 | 102,832 46 | 2,654,286 37 | 3,061,156 37 | 66,639 | 17,506 |
| Total..... | \$79,408,762 32 | \$73,178,100 18 | \$268,959 94 | \$5,961,732 20 | \$4,720,180 97 | 162,339 | 37,094 |

SEMI-ANNUAL STATEMENT

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| NAMES | Number of accounts closed during the year 1916 | Amount deposited during the year 1916 not including dividends credited during that period | Amount withdrawn during the year 1916 | Amount of dividends credited and paid for the year 1916 | Salaries for the year 1916 | Expenses other than salaries for the year 1916 | Average rate per cent. of dividends for year ending December 31, 1916 |
|--|--|---|---------------------------------------|---|----------------------------|--|---|
| KINGS COUNTY | | | | | | | |
| Bay Ridge Savings Bank, Brooklyn..... | 1,419 | \$1,050,849 30 | \$678,604 11 | \$31,920 97 | \$2,956 00 | \$3,154 77 | 4 |
| Brevort Savings Bank, Brooklyn..... | 2,667 | 2,374,807 11 | 1,743,053 55 | 177,566 75 | 15,432 80 | 7,736 28 | 4 |
| Brooklyn Savings Bank..... | 9,109 | 12,960,491 41 | 11,763,271 47 | 2,131,592 10 | 86,999 92 | 104,473 22 | 4 |
| Brooklyn Savings Bank, The, Brooklyn..... | 1,635 | 2,064,212 28 | 1,674,249 42 | 240,405 55 | 15,900 00 | 18,421 87 | 4 |
| City Savings Bank of Brooklyn, The..... | 1,809 | 2,027,348 60 | 1,185,331 80 | 124,287 12 | 16,326 00 | 11,985 52 | 4 |
| Dime Savings Bank of Brooklyn, The..... | 16,449 | 14,026,771 31 | 11,965,627 14 | 1,723,747 94 | 80,202 57 | 138,351 90 | 4 |
| Dime Savings Bank of Williamsburgh, The, Brooklyn..... | 2,261 | 3,150,954 49 | 2,714,149 06 | 425,405 13 | 28,450 00 | 20,664 08 | 4 |
| East Brooklyn Savings Bank, Brooklyn..... | 2,485 | 2,580,358 76 | 1,971,901 02 | 303,477 28 | 24,855 95 | 15,305 38 | 4 |
| Eastern District Savings Bank of the City of Brooklyn..... | 4,288 | 4,138,627 26 | 3,134,223 77 | 314,584 94 | 15,542 00 | 13,419 75 | 4 |
| East New York Savings Bank, Brooklyn..... | 1,314 | 1,271,068 98 | 992,960 54 | 147,266 30 | 13,183 38 | 6,610 40 | 4 |
| Flatbush Savings Bank, Brooklyn..... | 2,340 | 3,365,465 94 | 3,059,558 | 3,883 94 | 1,875 36 | 5,478 77 | 4 |
| German Savings Bank, Kings County, Brooklyn..... | 2,635 | 3,646,138 17 | 2,992,810 04 | 466,392 76 | 19,468 34 | 35,185 99 | 4 |
| German Savings Bank of Brooklyn..... | 5,532 | 7,716,376 09 | 5,379,334 57 | 776,440 08 | 40,667 82 | 29,877 60 | 4 |
| German New York Savings Bank, The, Brooklyn..... | 3,417 | 2,535,088 05 | 1,660,865 34 | 182,660 17 | 16,666 00 | 12,383 59 | 4 |
| Green Point Savings Bank, The, Brooklyn..... | 2,832 | 3,253,186 24 | 2,346,889 68 | 350,275 51 | 38,406 00 | 17,914 93 | 4 |
| Hempstead Savings Bank, Brooklyn..... | 1,018 | 1,004,985 60 | 639,948 65 | 72,765 43 | 4,585 91 | 4,585 91 | 4 |
| Huntsville Savings Bank, Brooklyn..... | 1,556 | 1,288,760 01 | 629,285 13 | 21,506 61 | 3,700 00 | 2,339 21 | 4 |
| Kings Savings Bank, Brooklyn..... | 1,272 | 2,517,401 30 | 2,391,054 59 | 509,933 53 | 38,098 33 | 26,971 09 | 4 |
| Prudential Savings Bank, Brooklyn..... | 1,073 | 1,328,368 27 | 838,627 17 | 97,110 41 | 7,470 00 | 11,574 97 | 4 |
| South Brooklyn Savings Bank, Brooklyn..... | 5,143 | 5,720,085 08 | 4,995,351 43 | 917,902 84 | 58,300 00 | 57,535 74 | 4 |
| Southern Savings Bank, Brooklyn..... | 7,773 | 5,698,905 28 | 3,423,169 43 | 32,607 18 | 3,998 94 | 5,432 15 | 4 |
| Williamsburgh Savings Bank, Brooklyn..... | 11,990 | 17,702,604 69 | 15,500,801 22 | 2,915,068 19 | 119,307 83 | 162,132 40 | 4 |
| Total..... | 80,016 | \$92,282,842 20 | \$75,211,298 70 | \$11,963,310 73 | \$602,327 18 | \$968,242 12 | ..... |
| MADISON COUNTY | | | | | | | |
| Ontario Savings Bank..... | 961 | \$988,017 89 | \$846,534 34 | \$142,327 26 | \$7,530 00 | \$7,492 93 | 4 |
| MONTGOMERY COUNTY | | | | | | | |
| East Side Savings Bank of Rochester, The..... | 7,617 | \$4,068,646 67 | \$4,099,110 51 | \$523,031 44 | \$24,214 06 | \$34,124 62 | 4 |
| Mechanics Savings Bank, Rochester..... | 3,222 | 3,278 72 | 919,860 04 | 185,099 17 | 16,979 00 | 12,126 06 | 4 |
| Monroe County Savings Bank, Rochester..... | 4,263 | 5,269,161 24 | 5,439,091 53 | 986,172 58 | 41,083 24 | 45,583 93 | 4 |
| Rochester Savings Bank..... | 9,284 | 7,277,946 80 | 5,224,753 82 | 1,006,968 92 | 62,884 88 | 60,481 97 | 4 |
| Total..... | 24,496 | \$18,149,033 53 | \$15,672,814 90 | \$2,711,202 11 | \$145,161 27 | \$182,308 48 | ..... |

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1917 — Continued

| NAMES | Total resources | Amount due depositors | Other liabilities | Surplus on estimated market value of stocks and bonds | Surplus on par value of stocks and bonds | Number of open accounts, January 1, 1917 | Number of accounts opened or reopened during year 1916 |
|---|---------------------------|-------------------------|--------------------|---|--|--|--|
| MONTGOMERY COUNTY | | | | | | | 2,396 |
| Amsterdam Savings Bank..... | \$6,213,332 77 | \$5,675,999 01 | ..... | \$337,333 76 | \$534,538 20 | 15,344 | |
| NASSAU COUNTY | | | | | | | 622 |
| Rocklyn Savings Bank of Rocklyn..... | \$2,678,216 12 | \$2,434,990 78 | ..... | \$243,225 34 | \$235,095 09 | 4,404 | |
| NEW YORK COUNTY | | | | | | | |
| American Savings Bank, New York..... | \$3,432,045 97 | \$3,319,307 31 | \$1,166 66 | \$111,573 00 | \$196,583 00 | 9,956 | 2,253 |
| Bank for Savings in the City of New York, The..... | 103,143,971 07 | 94,123,577 35 | ..... | 9,021,388 73 | 12,888,099 73 | 145,446 | 15,553 |
| Bowery Savings Bank, The, New York..... | 120,301,994 49 | 106,011,059 01 | ..... | 14,290,936 48 | 15,204,178 66 | 143,868 | 21,072 |
| Broadway Savings Institution, New York..... | 15,350,500 21 | 14,660,907 54 | ..... | 689,592 77 | 723,697 77 | 15,929 | 2,513 |
| Citizens Savings Bank, New York..... | 19,286,194 62 | 16,793,716 43 | ..... | 2,493,478 19 | 2,385,563 19 | 27,277 | 2,940 |
| Commonwealth Savings Bank of New York City..... | 1,164,263 44 | 1,133,441 07 | ..... | 30,963 37 | 33,078 37 | 6,115 | 2,445 |
| Dry Dock Savings Institution, New York..... | 54,008,616 92 | 49,080,399 85 | 25,000 00 | 4,955,117 07 | 4,921,345 43 | 83,118 | 16,889 |
| East River Savings Institution, The, New York..... | 40,748,891 22 | 24,573,315 14 | ..... | 4,175,576 08 | 4,521,748 08 | 32,789 | 5,608 |
| Emigrant Industrial Savings Bank, New York..... | 174,767,374 72 | 163,020,738 63 | ..... | 12,776,616 09 | 12,067,347 98 | 176,904 | 31,768 |
| Empire City Savings Bank, New York..... | 5,581,941 44 | 5,244,635 52 | ..... | 337,305 92 | 303,051 55 | 18,512 | 6,242 |
| Excelsior Savings Bank, New York..... | 18,154,215 64 | 17,112,754 43 | ..... | 1,081,461 21 | 1,069,489 23 | 29,756 | 5,738 |
| First National Savings Bank, New York..... | 28,555,459 96 | 26,069,797 17 | 1,851 00 | 2,485,898 78 | 2,271,048 64 | 57,796 | 11,564 |
| Franklin Savings Bank, The, New York..... | 109,998,611 11 | 100,478,641 88 | ..... | 9,519,969 23 | 10,536,083 15 | 155,763 | 22,844 |
| German Savings Bank in the City of New York..... | 81,208,417 56 | 73,793,231 58 | 5,734 63 | 7,404,481 24 | 7,283,267 82 | 104,024 | 13,540 |
| Greenwich Savings Bank, The, New York..... | 30,263,947 96 | 27,645,174 05 | ..... | 2,617,773 90 | 2,732,508 30 | 59,628 | 10,538 |
| Harlem Savings Bank, New York..... | 22,457,063 10 | 21,098,618 28 | ..... | 1,448,443 82 | 1,478,413 32 | 23,774 | 2,883 |
| Irrving Savings Institution, The, New York..... | 6,367,437 61 | 6,071,518 27 | ..... | 295,919 34 | 298,719 32 | 19,989 | 3,981 |
| Lafayette Savings Bank of the City of New York..... | 1,970,473 93 | 1,923,372 51 | ..... | 47,100 42 | 49,117 42 | 4,590 | 2,701 |
| Maiden Lane Savings Bank, New York..... | 12,875,179 82 | 11,754,364 07 | ..... | 1,110,798 75 | 1,280,510 75 | 21,769 | 3,544 |
| Manhattan Savings Institution, The, New York..... | 14,689,772 32 | 13,696,757 13 | ..... | 1,002,015 20 | 1,011,415 20 | 17,963 | 3,084 |
| Metropolitan Savings Bank, New York..... | 47,449,944 66 | 43,899,175 27 | ..... | 4,292,789 39 | 4,086,489 39 | 51,023 | 5,546 |
| North River Savings Bank..... | 89,081,700 41 | 8,423,840 77 | 1,702 49 | 7,723,863 47 | 6,974,577 45 | 4,291 | 4,291 |
| Seamen's Bank for Savings in the City of New York..... | 51,591,372 70 | 51,338,898 94 | ..... | 7,102,503 21 | 9,390,923 47 | 102,684 | 14,191 |
| Union Dime Savings Bank, New York..... | 10,181,026 08 | 47,668,894 46 | 19,360 00 | 4,103,209 24 | 4,428,564 24 | 183,284 | 38,774 |
| Union Square Savings Bank, New York..... | 12,699,185 50 | 47,668,894 46 | ..... | 4,103,209 24 | 4,428,564 24 | 17,085 | 3,813 |
| United States Savings Bank to the City of New York..... | 6,280,120 70 | 5,910,647 06 | ..... | 1,012,679 89 | 1,840,089 89 | 14,965 | 3,402 |
| Universal Savings Bank, The, New York..... | 2,367,162 96 | 3,327,063 94 | ..... | 312,472 65 | 384,192 65 | 4,188 | 3,767 |
| West Side Savings Bank, New York..... | 4,463,706 76 | 4,192,619 94 | ..... | 10,070 01 | 12,650 01 | 12,650 | 2,864 |
| Total..... | \$1,086,787,449 67 | \$992,404,069 20 | \$35,714 78 | \$94,327,675 60 | \$102,387,504 78 | 1,512,793 | 294,915 |

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1917 — Continued

| NAMES | Total resources | Amount due depositors | Other liabilities | Surplus on estimated market value of stocks and bonds | Surplus on par value of stocks and bonds | Number of open accounts, January 1, 1917 | Number of accounts opened or reopened during year 1916 |
|--|--------------------|-----------------------------|----------------------|---|--|--|--|
| NIAGARA COUNTY | | | | | | | |
| Farmers and Mechanics' Savings Bank in the City of Lockport. | \$6,557,198 63 | \$6,110,430 83 | ..... | \$446,768 01 | \$531,475 40 | 13,360 | 2,017 |
| Niagara County Savings Bank, Niagara Falls..... | 2,713,445 45 | 2,589,016 63 | \$19,870 50 | 107,568 27 | 112,078 08 | 8,385 | 4,115 |
| Total..... | \$9,270,634 08 | \$8,699,447 50 | \$19,870 50 | \$554,316 28 | \$633,553 48 | 21,735 | 6,132 |
| ONEIDA COUNTY | | | | | | | |
| Oneida County Savings Bank, The, Rome..... | \$2,595,138 51 | \$2,450,371 23 | ..... | \$144,767 28 | \$307,852 88 | 7,702 | 903 |
| Rome Savings Bank, The..... | 4,041,862 08 | 3,968,727 49 | ..... | 373,134 54 | 377,166 54 | 10,073 | 1,426 |
| Savings Bank of Utica, The..... | 18,252,319 23 | 16,296,126 55 | \$9,965 22 | 1,946,237 46 | 1,775,824 66 | 35,761 | 7,703 |
| Total..... | \$24,889,319 77 | \$22,415,225 27 | \$9,965 22 | \$2,464,139 28 | \$2,360,874 08 | 53,535 | 10,032 |
| ONONDAGA COUNTY | | | | | | | |
| Onondaga County Savings Bank, Syracuse..... | \$29,453,677 50 | \$28,350,000 97 | \$46,044 58 | \$2,548,631 95 | \$2,644,370 87 | 54,472 | 9,767 |
| Skaneateles Savings Bank..... | 1,428,500 05 | 1,315,963 15 | ..... | 112,632 50 | 131,446 50 | 3,414 | 414 |
| Syracuse Savings Bank..... | 16,409,879 67 | 14,331,271 96 | 13,495 48 | 2,065,112 33 | 2,419,872 23 | 27,131 | 2,820 |
| Total..... | \$47,292,057 82 | \$42,806,140 98 | \$59,540 06 | \$4,726,376 78 | \$5,195,689 50 | 85,461 | 14,001 |
| ONTARIO COUNTY | | | | | | | |
| Genoa Savings Bank..... | \$1,110,486 16 | \$1,068,136 18 | ..... | \$27,349 96 | \$27,416 45 | 5,179 | 1,556 |
| ORANGETOWN COUNTY | | | | | | | |
| Coramwall Savings Bank, The, Cornwall-on-the-Hudson..... | \$446,413 45 | \$423,426 87 | ..... | \$22,986 01 | \$30,024 61 | 1,353 | 124 |
| Goshen Savings Bank..... | 1,681,719 12 | 1,596,079 63 | ..... | \$5,639 50 | \$2,011 50 | 3,512 | 560 |
| Middletown Savings Bank..... | 6,971,057 97 | 6,650,790 69 | ..... | 320,267 25 | 385,779 08 | 13,300 | 1,899 |
| Newburgh Savings Bank..... | 14,781,167 00 | 12,708,068 84 | ..... | 2,056,078 16 | 1,874,791 66 | 18,723 | 1,575 |
| Walden Savings Bank..... | 1,189,821 05 | 1,081,707 23 | ..... | 108,033 83 | 115,486 83 | 3,326 | 449 |
| Warwick Savings Bank, The..... | 1,411,113 18 | 1,316,154 41 | ..... | 94,968 77 | 110,016 87 | 3,581 | 315 |
| Total..... | \$23,461,291 81 | \$22,773,367 67 | ..... | \$3,687,924 14 | \$3,611,313 54 | 43,794 | 4,983 |

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1917 — Continued

SEMI-ANNUAL STATEMENT

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| NAMES | Number of accounts closed during the year 1916 | Amount deposited during the year 1916 not including dividends credited during that period | Amount withdrawn during the year 1916 | Amount of dividends credited and paid for the year 1916 | Salaries for the year 1916 | Expenses other than salaries for the year 1916 | Average rate per cent. of dividends for year ending December 31, 1916 |
|--|--|---|---------------------------------------|---|----------------------------|--|---|
| NIAGARA COUNTY | | | | | | | |
| Farmers and Mechanics' Savings Bank in the City of Lockport..... | 1,533 | \$2,261,660 47 | \$2,140,815 23 | \$226,963 52 | \$12,550 00 | \$19,499 21 | 4 |
| Niagara County Saving Bank, Niagara Falls..... | 2,244 | 1,666,969 40 | 1,191,724 99 | 50,240 97 | 6,142 81 | 5,870 24 | 4 |
| Total..... | 3,777 | \$4,128,630 87 | \$3,332,540 22 | \$307,224 49 | \$19,692 81 | \$25,369 45 | ..... |
| ONEIDA COUNTY | | | | | | | |
| Oneida County Savings Bank, Tho. Rome..... | 735 | \$557,111 33 | \$578,955 18 | \$81,616 03 | \$7,691 00 | \$4,331 00 | 31 |
| Rome Savings Bank, Tho..... | 1,068 | 866,629 78 | 890,468 80 | 120,789 81 | 11,665 00 | 11,060 86 | 31 |
| Savings Bank of Utica, Tho..... | 5,555 | 4,026,209 61 | 3,713,696 50 | 537,267 06 | 30,272 39 | 47,770 31 | 34 |
| Total..... | 7,358 | \$5,449,950 72 | \$5,181,109 88 | \$739,622 90 | \$49,648 39 | \$63,182 17 | ..... |
| ONONDAGA COUNTY | | | | | | | |
| Onondaga County Savings Bank, Syracuse..... | 8,592 | \$7,306,904 92 | \$5,959,292 55 | \$992,603 67 | \$42,667 01 | \$94,662 78 | 4 |
| Skaneateles Savings Bank..... | 278 | 710,226 11 | 636,072 17 | 46,672 73 | 8,660 00 | 3,105 81 | 4 |
| Syracuse Savings Bank..... | 2,704 | 4,029,119 01 | 3,446,106 86 | 532,441 87 | 29,191 66 | 49,165 11 | 4 |
| Total..... | 11,574 | \$12,046,250 04 | \$10,031,471 58 | \$1,571,718 27 | \$77,518 67 | \$146,923 70 | ..... |
| ONTARIO COUNTY | | | | | | | |
| Geneva Savings Bank..... | 1,241 | \$596,208 03 | \$467,705 87 | \$35,446 56 | \$4,380 00 | \$1,926 74 | 4 |
| ORANGETOWN COUNTY | | | | | | | |
| Corwell Savings Bank, Tho. Cornwall-on-the-Hudson..... | 140 | \$86,061 56 | \$78,588 12 | \$15,551 62 | \$1,120 00 | \$718 12 | 4 |
| Goshen Savings Bank..... | 383 | 334,360 76 | 285,364 68 | \$7,927 06 | 4,500 00 | 2,105 21 | 4 |
| Middletown Savings Bank..... | 1,367 | 1,235,200 58 | 1,042,942 67 | 208,324 87 | 13,776 51 | 11,922 83 | 4 |
| Newburgh Savings Bank..... | 1,510 | 1,785,501 63 | 1,971,201 18 | 490,338 60 | 24,037 50 | 26,603 17 | 4 |
| Walden Savings Bank..... | 374 | 280,518 32 | 242,206 79 | 38,882 36 | 3,940 00 | 2,017 41 | 24 |
| Warwick Savings Bank, Tho..... | 339 | 223,061 77 | 280,067 79 | 47,789 89 | 4,940 00 | 2,611 45 | 24 |
| Total..... | 4,113 | \$3,994,653 62 | \$3,900,363 29 | \$848,814 42 | \$52,714 01 | \$44,988 19 | ..... |

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1917 — Continued

| NAMES | Total resources | Amount due depositors | Other liabilities | Surplus on estimated market value of stocks and bonds | Surplus on par value of stocks and bonds | Number of open accounts, January 1, 1917 | Number of accounts opened or reopened during year 1916 |
|--|--------------------|-----------------------------|----------------------|---|--|--|--|
| OSWEGO COUNTY | | | | | | | |
| Fulton Savings Bank..... | \$2,768,711 00 | \$2,566,717 39 | \$30 00 | \$198,963 61 | \$188,564 61 | 6,076 | 879 |
| Oswego City Savings Bank..... | 4,216,799 58 | 3,983,981 66 | ..... | 281,817 92 | 283,779 50 | 8,069 | 1,415 |
| Oswego County Savings Bank, Oswego..... | 4,247,524 46 | 3,909,067 38 | ..... | 337,857 18 | 320,727 38 | 6,556 | 934 |
| Total..... | \$11,232,035 04 | \$10,413,366 33 | \$30 00 | \$818,638 71 | \$793,071 49 | 20,701 | 3,228 |
| PUTNAM COUNTY | | | | | | | |
| Putnam County Savings Bank, Brewster..... | \$1,452,501 51 | \$1,365,273 72 | ..... | \$87,227 79 | \$73,380 82 | 2,938 | 560 |
| QUEENS COUNTY | | | | | | | |
| College Point Savings Bank..... | \$1,851,905 03 | \$1,701,788 76 | ..... | \$150,116 27 | \$178,832 52 | 3,623 | 490 |
| Jamaica Savings Bank..... | 6,593,544 82 | 6,098,000 16 | ..... | 495,544 66 | 481,567 87 | 12,140 | 2,268 |
| Long Island City Savings Bank..... | 10,344,404 72 | 9,333,015 62 | ..... | 991,589 10 | 904,704 58 | 24,637 | 5,367 |
| Queens County Savings Bank, The, Flushing..... | 4,673,439 31 | 4,318,271 97 | ..... | 355,167 34 | 330,192 84 | 9,989 | 1,873 |
| Total..... | \$23,463,503 68 | \$21,471,076 51 | ..... | \$1,992,427 17 | \$1,895,297 81 | 50,389 | 9,968 |
| RENSSELAER COUNTY | | | | | | | |
| Troy Savings Bank..... | \$12,489,489 52 | \$11,128,306 10 | \$95,425 22 | \$1,265,758 20 | \$1,373,747 20 | 19,094 | 3,152 |
| RICHMOND COUNTY | | | | | | | |
| Richmond County Savings Bank, West New Brighton..... | \$1,939,797 65 | \$1,832,337 45 | \$197 00 | \$117,263 00 | \$120,608 00 | 6,010 | 1,054 |
| Statens Island Savings Bank, Stapleton..... | 6,200,080 42 | 5,728,426 02 | 1,762 09 | 469,862 31 | 468,373 81 | 15,515 | 2,469 |
| Total..... | \$8,139,878 07 | \$7,560,763 67 | \$1,959 09 | \$587,155 31 | \$618,981 81 | 21,525 | 3,523 |
| ST. LAWRENCE COUNTY | | | | | | | |
| St. Lawrence County Savings Bank, Ogdensburg..... | \$1,094,581 56 | \$1,082,588 44 | ..... | \$43,998 12 | \$43,450 12 | 3,886 | 994 |
| SCHENECTADY COUNTY | | | | | | | |
| Schenectady Savings Bank..... | \$9,068,739 21 | \$9,134,531 40 | \$162 22 | \$594,045 59 | \$513,614 62 | 89,483 | 9,612 |
| SARATOGA COUNTY | | | | | | | |
| Saratoga Falls Savings Bank, The..... | \$1,072,100 12 | \$1,004,786 13 | ..... | \$67,313 99 | \$77,745 95 | 3,195 | 586 |

Statements of the Condition of the Savings Banks of the State of New York, January 1, 1917 — Continued

| NAMES | Number of accounts closed during the year 1916 | Amount deposited during 1916 not including dividends credited during that period | Amount withdrawn during the year 1916 | Amount of dividends credited and paid for the year 1916 | Salaries for the year 1916 | Expenses other than salaries for the year 1916 | Average rate per cent of cost of dividends for year ending December 31, 1916 |
|--|--|--|---------------------------------------|---|----------------------------|--|--|
| ONEGO COUNTY | | | | | | | |
| Fulton Savings Bank..... | 813 | \$809,823 45 | \$722,756 79 | \$94,310 86 | \$5,760 00 | \$5,270 47 | 4 |
| Owego City Savings Bank..... | 1,236 | 1,037,683 06 | 1,109,272 53 | 149,564 97 | 8,220 00 | 9,178 80 | 4 |
| Owego County Savings Bank, Owego..... | 884 | 903,573 71 | 1,015,428 54 | 149,543 68 | 6,625 00 | 6,854 88 | 4 |
| Total..... | 2,933 | \$2,750,833 22 | \$2,847,457 86 | \$393,419 61 | \$20,605 00 | \$21,304 16 | |
| PUTNAM COUNTY | | | | | | | |
| Putnam County Savings Bank, Brower..... | 459 | \$273,344 99 | \$200,251 64 | \$49,315 30 | \$3,119 00 | \$3,403 03 | 4 |
| QUEENS COUNTY | | | | | | | |
| College Point Savings Bank..... | 290 | \$413,979 86 | \$296,710 98 | \$60,646 32 | \$4,235 00 | \$2,537 45 | 4 |
| Jamaica Savings Bank..... | 1,210 | 1,789,267 60 | 1,339,016 35 | 210,807 88 | 10,243 35 | 22,663 90 | 4 |
| Long Island City Savings Bank..... | 3,037 | 3,625,225 97 | 2,434,257 34 | 317,714 49 | 25,206 61 | 26,823 98 | 4 |
| Queens County Savings Bank, The, Flushing..... | 1,062 | 1,373,552 91 | 976,694 18 | 149,442 50 | 8,341 67 | 13,142 55 | 4 |
| Total..... | 5,579 | \$7,102,366 34 | \$5,046,678 85 | \$738,611 19 | \$60,129 63 | \$65,166 98 | |
| RENSSELAER COUNTY | | | | | | | |
| Troy Savings Bank..... | 2,503 | \$1,099,493 46 | \$1,990,779 97 | \$377,868 11 | \$17,013 33 | \$30,596 62 | 34 |
| RICHMOND COUNTY | | | | | | | |
| Richmond County Savings Bank, West New Brighton..... | 531 | \$351,225 55 | \$649,569 41 | \$61,323 61 | \$6,321 00 | \$5,278 03 | 4 |
| Staten Island Savings Bank, Stapleton..... | 1,335 | 2,003,724 49 | 1,549,380 42 | 197,904 22 | 23,366 61 | 19,278 97 | 4 |
| Total..... | 1,866 | \$2,354,950 04 | \$2,198,949 83 | \$259,316 73 | \$29,177 61 | \$24,557 00 | |
| ST. LAWRENCE COUNTY | | | | | | | |
| St. Lawrence County Savings Bank, Ogdensburg..... | 823 | \$417,126 25 | \$348,027 88 | \$32,413 00 | \$4,532 13 | \$2,945 16 | 34 |
| SCHENECTADY COUNTY | | | | | | | |
| Schenectady Savings Bank..... | 4,732 | \$3,661,730 68 | \$2,826,934 57 | \$373,455 41 | \$32,822 28 | \$18,980 46 | 34 |
| SENECA COUNTY | | | | | | | |
| Seneca Falls Savings Bank, The..... | 540 | \$325,032 12 | \$320,987 37 | \$36,303 45 | \$4,260 00 | \$1,746 84 | 4 |

3. ASTOR TRUST COMPANY, NEW YORK CITY

E. C. CONVERSE, *President*. [389 Fifth avenue; organized 1906 as New Netherland Trust Company] JAMES R. TROWBRIDGE, *Secretary*.
 RANALD H. MACDONALD, *Vice-President*, HENRY J. COCHRAN, *Vice-President*, BARKLEY WYCKOFF, *Cashier*,
 THOMAS HILDT, *Vice-President*, LELAND S. STILLMAN, *Assistant Secretary*, CLIFFORD WILMURT, *Assistant Cashier*.

DIRECTORS

| | | | | |
|------------------|-------------------|----------------------|---------------------|-----------------------|
| VINCENT ASTOR, | HENRY J. COCHRAN, | CHARLES L. TIFFANY, | H. K. TWITCHELL, | SEWARD PROSSER, |
| GEORGE F. BAKER, | THOMAS HILDT, | ROBT. WALTON GOELET, | GATES W. MCGARRAH, | ALBERT H. WIGGIN, |
| STEPHEN BAKER, | THOMAS COCHRAN, | FRANCIS L. HINE, | CHARLES A. PEABODY, | DOUGLAS ROBINSON, |
| E. C. CONVERSE, | JOHN I. DOWNEY, | RANALD H. MACDONALD, | D. E. POMEROY, | ARCHIBALD D. RUSSELL, |
| NICHOLAS BIDDLE, | M. FRIEDSAM, | EDGAR L. MARSTON, | WILLIAM H. PORTER, | |

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Mortgages owned.....

Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Federal reserve notes.....

Cash items.....

Customers' liability on acceptances (per contra, see Liabilities).....

Assets not included in any of the above heads.....

Total resources.....

| Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 30, 1916 | Statement of condition Nov. 30, 1916 |
|--|---|--|---|
| \$663,812 | \$667,159 | \$753,365 | \$945,576 |
| 13,027,462 | 11,809,544 | 11,619,735 | 9,765,870 |
| 1,187,500 | 1,164,500 | 1,164,500 | 1,054,500 |
| 61,150 | 72,850 | 62,850 | 66,600 |
| 9,965,743 | 12,045,293 | 12,012,398 | 16,336,715 |
| 4,157,098 | 4,106,526 | 4,023,063 | 4,296,672 |
| 1,492 | 908 | 3,124 | 1,586 |
| 4,514,059 | 1,438,922 | 1,792,136 | 2,124,105 |
| 2,326,934 | 2,258,694 | 2,180,829 | 2,694,828 |
| 50,005 | 40,300 | 80,590 | 20,985 |
| ..... | 7,500 | 41,200 | 30,520 |
| 745,312 | 971,475 | 636,126 | 957,059 |
| 66,666 | 166,666 | 200,000 | 200,000 |
| 260,557 | 286,478 | 271,121 | 250,368 |
| \$37,027,590 | \$35,036,815 | \$34,841,037 | \$38,725,394 |

LIABILITIES

| | | | | |
|---|--------------|--------------|--------------|--------------|
| Capital..... | \$1,250,000 | \$1,250,000 | \$1,250,000 | \$1,250,000 |
| Surplus, including all undivided profits (market value)..... | 1,632,157 | 1,712,499 | 1,692,882 | 1,960,780 |
| Preferred deposits, via:..... | | | | |
| Due New York State savings banks..... | 1,617,420 | 1,865,927 | 1,804,220 | 1,924,774 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 375,024 | 344,580 | | |
| Deposits by the State of New York..... | | | 69,852 | 65,583 |
| Other deposits secured by pledge of assets..... | 129,167 | 119,146 | 70,000 | 100,000 |
| Due depositors, not preferred..... | 29,830,244 | 27,874,628 | 75,872 | 123,140 |
| Due to trust companies, banks and bankers..... | 1,873,829 | 1,537,183 | 27,611,735 | 31,066,013 |
| Acceptances of drafts payable at a future date or authorized by commercial letters of credit..... | 66,666 | 166,666 | 1,786,602 | 1,678,182 |
| Other liabilities..... | 253,083 | 166,186 | | 200,000 |
| | | | 279,874 | 356,912 |
| Total liabilities..... | \$37,027,590 | \$35,036,815 | \$34,841,037 | \$38,725,384 |

Statement of the Condition of the Savings Banks in Aggregate by Counties, January 1, 1917

| COUNTIES | Bonds and mortgages | PAR VALUE | | | | | | Bonds of counties in this State | Bonds of towns in this State |
|--------------|---------------------------|---------------------|----------------------------|------------------------|------------------------|---------------------------------|-------------------------------|---------------------------------|------------------------------|
| | | United States bonds | District of Columbia bonds | New York State bonds | Bonds of other States | Bonds of cities in other States | Bonds of cities in this State | | |
| Albany | \$56,985,294 75 | | | \$361,000 00 | \$640,504 00 | \$6,008,453 38 | \$6,028,824 98 | \$1,443,964 45 | \$364,102 65 |
| Broax | 11,116,216 42 | | | | 34,000 00 | 641,600 00 | 1,927,048 47 | 349,000 00 | 15,101 00 |
| Broome | 4,715,132 84 | | | | 150,000 00 | 394,000 00 | 1,955,250 00 | 520,000 00 | 8,000 00 |
| Cayuga | 6,336,164 04 | | | 50,000 00 | 258,000 00 | 291,000 00 | 831,007 30 | 45,000 00 | 19,000 00 |
| Chemung | 604,191 47 | | | | | 47,000 00 | 118,000 00 | 42,000 00 | 15,000 00 |
| Columbia | 2,296,881 00 | | | 25,000 00 | 80,000 00 | 659,000 00 | 770,129 00 | 388,400 00 | 6,775 00 |
| Cortland | 2,329,817 00 | | | 55,000 00 | | 180,000 00 | 768,183 88 | | 17,000 00 |
| Dutchess | 11,600,881 64 | \$10,000 00 | | | 364,000 00 | 788,700 00 | 2,750,673 04 | 405,246 69 | 488,982 99 |
| Essex | 60,822,802 08 | | | | 1,031,000 00 | 9,820,500 00 | 13,385,205 30 | 799,000 00 | 109,000 00 |
| Greene | 1,457,793 94 | | | 45,000 00 | 50,000 00 | 728,000 00 | 457,080 00 | 59,000 00 | 40,000 00 |
| Jefferson | 5,004,815 35 | | | | 125,000 00 | 883,000 00 | 1,286,509 20 | 243,000 00 | 210,825 00 |
| Kingston | 187,910,434 83 | | | 2,419,000 00 | 7,355,000 00 | 37,460,031 40 | 49,263,851 38 | 4,878,348 47 | 1,592,675 00 |
| Madison | 2,113,493 85 | | | | | 260,000 00 | 420,316 97 | 152,000 00 | 17,400 00 |
| Montgomery | 47,429,666 44 | 250,000 00 | \$100,000 00 | 600,000 00 | 1,246,000 00 | 4,857,500 00 | 6,844,467 35 | 892,000 00 | 102,050 00 |
| New York | 3,648,003 00 | | | 75,000 00 | 28,000 00 | 11,000 00 | 764,350 00 | 276,085 56 | 59,698 00 |
| Niagara | 540,597,141 09 | 75,000 00 | | 18,944,000 00 | 29,466,000 00 | 68,551,195 00 | 105,496,772 27 | 6,574,208 66 | 1,482,372 07 |
| Oneida | 5,412,190 52 | | | 100,000 00 | 100,000 00 | 1,067,600 00 | 513,799 59 | 10,000 00 | 168,999 12 |
| Oswego | 11,711,053 52 | | | 250,000 00 | 180,000 00 | 1,967,600 00 | 2,823,067 94 | 295,000 00 | 187,000 00 |
| Oranget | 27,677,053 30 | | | 30,000 00 | 100,000 00 | 1,500,000 00 | 4,135,500 00 | 196,000 00 | 80,600 00 |
| Otsego | 14,550,153 86 | | | 100,000 00 | 212,400 00 | 35,000 00 | 72,000 00 | | |
| Oranget | 6,486,894 57 | | | 32,000 00 | 35,000 00 | 312,500 00 | 4,128,770 00 | 715,562 50 | 244,000 00 |
| Putnam | 6,728,950 00 | | | | | 17,000 00 | 876,492 61 | 49,579 75 | 222,719 92 |
| Queens | 12,291,605 00 | | | 45,000 00 | 75,000 00 | 1,729,350 00 | 2,812,006 60 | 523,445 00 | 18,000 00 |
| Rensselaer | 2,837,240 50 | 50,000 00 | 10,000 00 | 204,000 00 | 300,000 00 | 2,635,000 00 | 2,232,833 30 | 378,500 00 | 186,500 00 |
| Richmond | 4,394,906 96 | | | 35,000 00 | 15,000 00 | 374,000 00 | 2,665,000 00 | 129,500 00 | 25,000 00 |
| Saratoga | 4,435,118 61 | | | | 5,000 00 | 103,000 00 | 117,483 68 | 15,000 00 | 23,000 00 |
| Schoharie | 5,253,497 11 | | | | 75,000 00 | 1,167,380 00 | 1,237,343 28 | 478,750 00 | 55,000 00 |
| Schoharie | 9,390,897 00 | | | | 15,000 00 | 26,000 00 | 36,000 00 | 28,404 50 | 9,400 00 |
| Suffolk | 11,878,477 34 | | | 30,000 00 | | 685,000 00 | 1,028,000 00 | 70,000 00 | 481,084 44 |
| Sullivan | 1,236,315 00 | 100,000 00 | | 130,000 00 | 242,000 00 | 449,000 00 | 522,400 00 | 62,000 00 | 119,830 00 |
| Tompkins | 10,238,912 93 | | | 55,000 00 | 100,000 00 | 377,000 00 | 3,707,000 00 | 797,298 80 | 1,094,800 41 |
| Ulster | 27,720,916 87 | 50,000 00 | 50,000 00 | 75,000 00 | 117,000 00 | 2,708,500 00 | 4,310,442 60 | 458,947 00 | 1,208,019 34 |
| Washington | | | | | | | | | |
| Westchester | | | | | | | | | |
| Total | \$1,091,549,464 99 | \$835,000 00 | \$160,000 00 | \$22,980,000 00 | \$42,378,904 00 | \$146,531,809 78 | \$223,306,394 58 | \$21,292,442 36 | \$8,756,835 54 |

Statement of the Condition of the Savings Banks in Aggregate by Counties, January 1, 1917 — Continued

| COUNTIES | PAR VALUE — Continued | | | | | Original cost of stocks and bonds | Investment value of stocks and bonds | Estimated market value of stocks and bonds | Premiums notes |
|-------------------|---------------------------------|-----------------------|-------------------------|---|-------------------------------------|-----------------------------------|--------------------------------------|--|-----------------------|
| | Bonds of villages in this State | School district bonds | Railroad mortgage bonds | Bonds of Land Bank of the State of New York | Total par value of stocks and bonds | | | | |
| Albany..... | \$1,363,056 13 | \$578,130 97 | \$39,063,742 00 | | \$27,491,738 44 | \$39,340,392 99 | \$38,512,071 73 | \$36,940,528 26 | \$300,000 00 |
| Brooklyn..... | 4,000 00 | 4,000 00 | 2,094,000 00 | | 6,112,949 47 | 6,340,098 70 | 6,294,702 84 | 6,270,083 18 | |
| Bronx..... | 115,993 80 | 124,105 00 | 1,031,000 00 | | 4,318,348 80 | 4,374,313 71 | 4,343,614 01 | 4,158,385 83 | |
| Cayuga..... | 13,000 00 | 37,000 00 | 1,777,000 00 | | 3,331,007 20 | 3,498,640 80 | 3,494,304 79 | 3,150,468 60 | |
| Chemung..... | 88,290 00 | 10,000 00 | 102,000 00 | | 432,200 00 | 418,374 60 | 416,837 22 | 312,310 00 | |
| Columbia..... | 319,338 52 | 54,100 00 | 914,000 00 | | 3,125,702 52 | 3,239,397 86 | 3,184,637 88 | 3,120,526 03 | 18 00 |
| Cortland..... | 219,670 00 | 90,300 00 | 375,000 00 | | 1,785,183 88 | 1,911,811 94 | 1,892,344 92 | 1,762,371 24 | 27,930 00 |
| Cattaraugus..... | 1,983,407 10 | 869,431 00 | 2,785,000 00 | | 9,641,449 82 | 10,182,952 37 | 10,091,853 27 | 9,522,374 26 | 157,843 03 |
| Dutchess..... | 416,197 10 | 201,250 00 | 21,940,000 00 | | 47,782,153 40 | 49,908,716 10 | 48,704,460 35 | 46,594,184 91 | |
| Erie..... | 89,000 00 | 75,750 00 | 494,000 00 | | 2,687,800 00 | 2,135,460 97 | 2,075,166 18 | 2,036,894 90 | |
| Greene..... | 680,926 90 | 174,065 82 | 2,677,000 00 | | 6,235,306 92 | 6,345,143 31 | 6,280,963 99 | 6,044,387 79 | |
| Jafferson..... | 1,611,154 74 | 575,050 00 | 39,740,905 50 | | 144,615,045 59 | 181,801,438 49 | 148,706,168 77 | 145,578,083 30 | 400,000 00 |
| King..... | 142,800 00 | 83,875 60 | 444,000 00 | | 1,820,391 97 | 1,561,643 70 | 1,539,181 23 | 1,452,247 12 | |
| Madison..... | 246,800 00 | 144,997 34 | 10,424,000 00 | | 26,697,614 69 | 27,071,388 13 | 26,643,912 40 | 25,249,184 92 | |
| Monroe..... | 260,116 71 | 46,810 00 | 416,000 00 | | 1,939,070 27 | 2,032,999 33 | 1,965,045 01 | 1,981,884 82 | |
| Montgomery..... | 8,000 00 | 95,300 00 | 448,000 00 | \$45,000 00 | 862,300 00 | 897,553 32 | 887,386 06 | 869,480 25 | 615,000 00 |
| Nassau..... | 1,724,495 88 | 408,784 64 | 217,339,332 15 | | 450,087,722 65 | 470,447,401 45 | 462,924,434 62 | 442,087,892 94 | |
| New York..... | 244,000 00 | 112,850 00 | 945,000 00 | 50,000 00 | 2,230,648 71 | 2,264,124 87 | 2,229,430 64 | 2,141,411 51 | |
| Niagara..... | 608,445 20 | 180,100 00 | 4,023,332 72 | | 10,587,078 86 | 11,109,384 09 | 10,873,438 00 | 10,690,241 08 | |
| Oneida..... | 78,500 00 | 55,900 00 | 9,333,968 00 | | 15,549,468 00 | 16,207,068 94 | 15,950,265 92 | 15,000,154 26 | |
| Ontario..... | 431,000 00 | 34,400 00 | 181,000 00 | 100,000 00 | 335,400 00 | 331,815 80 | 331,837 40 | 335,353 30 | |
| Orange..... | 195,600 00 | 195,600 00 | 1,088,098 00 | | 8,645,880 50 | 9,089,770 38 | 8,834,353 80 | 8,732,461 10 | |
| Oswego..... | 83,150 00 | 285,200 00 | 1,024,500 00 | | 3,521,020 28 | 3,748,490 79 | 3,593,894 76 | 3,546,619 50 | |
| Pulaski..... | 220,583 19 | 68,140 00 | 20,000 00 | | 649,720 36 | 571,946 81 | 559,884 48 | 563,067 33 | |
| Queens..... | 980,070 58 | 708,140 00 | 1,166,000 00 | | 8,321,523 16 | 8,688,269 43 | 8,574,869 45 | 8,428,651 52 | |
| Rensselaer..... | 82,000 00 | 40,000 00 | 2,768,000 00 | | 8,678,083 20 | 9,044,464 40 | 8,947,542 97 | 8,670,044 30 | |
| Richmond..... | 127,000 00 | 168,640 00 | 1,450,000 00 | | 2,330,140 00 | 2,946,027 50 | 2,923,908 06 | 2,857,313 90 | |
| St. Lawrence..... | 94,180 00 | 95,560 00 | 1,641,680 00 | | 666,143 68 | 604,216 70 | 603,670 54 | 605,091 68 | |
| Schenectady..... | 221,180 00 | 34,000 00 | 125,000 00 | | 3,413,512 26 | 3,504,110 00 | 3,474,256 77 | 3,424,004 23 | |
| Seneca..... | 146,500 00 | 30,330 00 | 235,000 00 | | 537,794 50 | 539,791 93 | 533,404 11 | 517,352 54 | |
| Suffolk..... | 1,217,699 73 | 970,770 00 | 680,000 00 | | 5,110,464 17 | 5,353,118 54 | 5,267,066 83 | 5,218,148 76 | |
| Tompkins..... | 447,574 40 | 249,040 00 | 297,000 00 | | 2,718,735 00 | 2,866,379 17 | 2,793,128 76 | 2,750,917 88 | |
| Ulster..... | 2,071,667 31 | 738,782 10 | 522,000 00 | | 9,444,068 62 | 9,170,548 11 | 9,545,495 26 | 9,506,298 37 | |
| Westchester..... | 2,743,001 06 | 1,813,680 00 | 3,972,000 00 | | 17,391,590 06 | 17,765,433 55 | 17,582,443 53 | 17,386,197 67 | |
| Totals | \$19,619,298 26 | \$6,765,983 87 | \$848,962,956 47 | \$195,000 00 | \$949,106,267 06 | \$958,444,437 99 | \$970,322,206 06 | \$937,919,017 31 | \$1,730,703 00 |

Statement of the Condition of the Savings Banks in Aggregate by Counties, January 1, 1917 — Continued

| COUNTIES | Banking houses and lots at actual cash value | Other real estate at actual cash value | Cash on deposit in banks and trust companies | Cash on hand | Total of collectible interest | Other assets | Total resources | Amount due depositors | Other liabilities | Surplus on estimated market value of stocks and bonds |
|-------------------|--|--|--|-----------------|-------------------------------|--------------|--------------------|-----------------------|-------------------|---|
| Albany..... | \$899,148 78 | \$297,512 69 | \$4,781,076 04 | \$341,933 97 | \$1,010,584 15 | \$5,155 87 | \$102,081,232 50 | \$94,908,764 59 | \$154,098 14 | \$6,987,790 77 |
| Bronx..... | 123,023 52 | 52,330 72 | 1,307,741 42 | 153,077 84 | 118,717 51 | 2,900 00 | 19,094,970 58 | 17,995,963 35 | | 1,196,107 23 |
| Brooklyn..... | 65,000 00 | 4,412 28 | 909,000 26 | 114,291 91 | 101,961 56 | 676 85 | 10,115,893 55 | 9,527,567 70 | | 588,035 85 |
| Cayuga..... | 180,000 00 | 23,397 43 | 1,072,398 31 | 82,954 52 | 101,391 37 | 8,472 98 | 11,485,246 85 | 10,652,071 43 | 186 78 | 832,988 59 |
| Chemung..... | 35,000 00 | | 135,023 98 | 6,853 39 | 5,745 30 | | 1,177,104 14 | 1,087,351 84 | | 86,812 26 |
| Columbia..... | 30,000 00 | | 420,169 43 | 65,634 18 | 72,479 15 | | 6,090,998 79 | 5,439,426 89 | | 581,562 90 |
| Cortland..... | 30,000 00 | 15,000 00 | 498,269 91 | 111,302 59 | 78,379 43 | 700 00 | 4,805,783 19 | 4,402,968 12 | | 402,715 07 |
| Dutchess..... | 158,500 00 | 8,961 49 | 944,642 98 | 132,583 23 | 279,772 67 | 26,778 24 | 22,702,094 59 | 20,968,306 24 | 75 00 | 1,683,973 24 |
| Essex..... | 2,129,792 19 | 280,074 48 | 11,620,624 29 | 704,388 08 | 1,166,337 17 | 4,360 73 | 123,182,380 05 | 114,172,380 92 | 29,315 11 | 9,010,019 13 |
| Greene..... | 40,000 00 | | 224,289 07 | 24,011 98 | 50,964 38 | | 3,833,955 67 | 3,443,059 40 | 3 95 | 390,892 32 |
| Jefferson..... | 111,500 00 | | 941,496 98 | 131,107 19 | 98,526 60 | 73,826 52 | 13,305,873 43 | 12,008,459 00 | | 702,414 43 |
| King..... | 2,132,400 27 | 1,731,411 03 | 25,654,077 49 | 1,254,310 99 | 3,703,426 02 | 10,399 12 | 368,671,537 85 | 332,747,587 62 | 10,020 28 | 35,913,919 95 |
| Madison..... | 28,000 00 | 9,834 53 | 463,263 08 | 22,837 15 | 68,157 27 | 12,438 20 | 4,200,261 75 | 3,948,797 08 | 738 78 | 350,725 89 |
| Monroe..... | 459,514 62 | 49,024 43 | 4,390,619 20 | 739,929 89 | 1,052,660 37 | 37,620 45 | 79,408,792 32 | 73,178,100 15 | 208,959 94 | 5,961,732 20 |
| Montgomery..... | 42,000 00 | | 456,502 28 | 40,115 72 | 74,845 94 | | 6,213,333 77 | 5,675,919 01 | | 537,333 76 |
| Nassau..... | 25,000 00 | 24,744 28 | 174,047 38 | 927 65 | 38,497 09 | 2,519 47 | 2,678,216 12 | 2,434,990 78 | | 243,225 34 |
| New York..... | 10,159,656 49 | 8,558,030 47 | 64,389,353 22 | 7,286,061 28 | 13,073,039 14 | 21,244 42 | 1,086,787,449 67 | 992,404,069 20 | 55,714 78 | 94,337,575 69 |
| Niagara..... | 140,000 00 | 48,927 93 | 1,305,543 32 | 109,903 17 | 106,635 57 | 6,022 88 | 9,270,634 08 | 8,996,447 30 | 19,870 50 | 584,316 28 |
| Oswego..... | 174,000 00 | 102,320 71 | 1,726,527 35 | 158,923 38 | 321,724 15 | 4,379 54 | 24,889,319 77 | 22,415,225 27 | 9,945 23 | 2,464,139 28 |
| Otsego..... | 1,033,868 00 | 27,500 00 | 2,526,962 26 | 260,614 82 | 608,622 60 | 72,291 47 | 47,292,067 82 | 42,506,140 94 | 59,540 06 | 4,726,376 78 |
| Ontario..... | | | 117,804 63 | 8,337 15 | 10,517 51 | 749 37 | 1,110,486 16 | 1,083,136 13 | | 4,27,349 98 |
| Orange..... | 66,700 00 | 156,475 67 | 1,539,906 32 | 100,181 10 | 309,853 76 | 2,700 00 | 25,461,291 81 | 22,773,367 67 | | 2,687,924 14 |
| Orleans..... | 83,563 50 | 815,820 44 | 815,820 44 | 117,887 72 | 175,186 02 | 6,074 29 | 11,233,038 04 | 10,413,366 33 | 30 00 | 818,638 71 |
| Putnam..... | 20,000 00 | 11,266 36 | 102,457 60 | 8,326 84 | 17,823 75 | 1,109 63 | 1,453,501 51 | 1,265,273 72 | | 87,227 79 |
| Queens..... | 144,624 80 | 311,037 07 | 2,019,091 41 | 63,169 38 | 205,066 80 | 267 10 | 23,463,503 68 | 21,417,076 51 | 96,426 22 | 1,992,427 17 |
| Rensselaer..... | 120,000 00 | | 652,585 57 | 54,018 32 | 156,240 90 | 301 29 | 12,489,489 52 | 11,126,206 10 | | 1,365,718 20 |
| Richmond..... | 64,192 47 | 26,175 94 | 655,532 52 | 81,210 23 | 119,153 75 | 9,996 42 | 8,139,878 07 | 7,550,873 67 | 1,969 09 | 587,158 31 |
| St. Lawrence..... | | | 45,715 31 | 871 94 | 9,184 92 | | 1,094,581 56 | 1,032,583 44 | | 43,998 12 |
| Schoharie..... | 76,030 27 | 5,500 00 | 668,899 91 | 189,984 61 | 140,893 98 | | 9,638,739 21 | 9,134,531 40 | 163 22 | 524,045 59 |
| Saratoga..... | | 11,485 15 | 129,370 75 | 4,489 44 | 12,265 24 | 550 00 | 1,073,100 12 | 1,004,786 13 | | 67,313 99 |
| Suffolk..... | 111,500 00 | 272,163 89 | 1,726,489 62 | 151,662 07 | 216,733 16 | 6,932 18 | 19,614,073 98 | 16,989,947 72 | | 2,624,125 26 |
| Tompkins..... | 60,000 00 | | 326,489 62 | 51,189 55 | 61,158 69 | 1,408 98 | 4,487,478 10 | 4,033,957 92 | 1,500 00 | 431,993 08 |
| Ulster..... | 103,000 00 | 92,790 53 | 1,424,617 13 | 118,431 89 | 202,126 43 | 25,314 52 | 21,860,840 20 | 20,282,388 53 | 900 00 | 1,577,851 57 |
| Westchester..... | 383,000 00 | 512,224 43 | 4,138,442 13 | 327,899 46 | 561,782 45 | 3,424 55 | 51,012,887 06 | 46,550,877 04 | 762 37 | 4,691,247 65 |
| Totals..... | \$19,151,053 91 | \$12,903,208 97 | \$138,236,737 14 | \$13,019,452 62 | \$24,448,716 70 | \$347,922 87 | \$2,139,399,037 51 | \$1,933,963,728 53 | \$709,517 44 | \$184,925,791 52 |

ANNUAL STATEMENT

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Statement of the Condition of the Savings Banks in Aggregate by Counties, January 1, 1917 — Concluded

| COUNTIES | Total liabilities | Surplus on par value of stocks and bonds | Number of open accounts January 1, 1917 | Number of accounts opened or reopened during the year 1916 | Number of accounts closed during the year 1916 | Amount deposited during the year 1916 not including dividends credited during that period | Amount withdrawn during the year 1916 | Amount of dividends credited and paid for the year 1916 | Salaries paid for the year 1916 | Expenses other than salaries for the year 1916 |
|------------------|--------------------|--|---|--|--|---|---------------------------------------|---|---------------------------------|--|
| Albany..... | \$102,031,232 50 | \$7,363,128 93 | 140,000 | 26,766 | 18,339 | \$21,922,564 01 | \$19,563,005 33 | \$2,519,438 26 | \$148,271 48 | \$226,098 23 |
| Bronx..... | 19,094,970 58 | 1,091,093 55 | 64,293 | 20,970 | 12,976 | 8,940,745 53 | 5,994,428 07 | 517,207 24 | 55,664 81 | 38,711 68 |
| Broome..... | 10,116,893 56 | 34,352 | 7,434 | 5,880 | 4,850,613 89 | 3,276,407 83 | 4,397,005 38 | 297,022 23 | 25,040 81 | 25,744 88 |
| Cayuga..... | 11,485,246 85 | 973,827 29 | 23,968 | 1,881 | 2,964 | 3,750,896 85 | 2,809,063 64 | 392,997 38 | 29,230 09 | 31,357 99 |
| Chemung..... | 1,177,164 16 | 96,702 26 | 5,068 | 1,663 | 1,379 | 1,570,896 85 | 441,987 71 | 31,642 13 | 1,949 98 | 3,956 18 |
| Columbia..... | 6,020,989 79 | 586,499 39 | 11,099 | 1,860 | 1,559 | 1,199,813 07 | 1,085,456 17 | 200,070 55 | 8,860 00 | 10,765 70 |
| Cortland..... | 4,895,788 19 | 445,897 69 | 11,968 | 1,690 | 1,580 | 961,400 22 | 984,086 67 | 162,819 60 | 9,002 80 | 8,236 31 |
| Dutchess..... | 22,702,084 59 | 2,008,089 72 | 43,598 | 5,034 | 4,009 | 3,410,079 88 | 3,660,631 62 | 785,514 80 | 39,415 90 | 29,950 04 |
| Erie..... | 123,182,380 05 | 10,146,015 50 | 187,705 | 36,816 | 26,509 | 29,755,133 57 | 26,322,238 59 | 4,175,961 80 | 183,379 81 | 237,783 56 |
| Greene..... | 3,833,956 67 | 381,856 03 | 7,564 | 860 | 704 | 736,174 21 | 776,136 26 | 111,539 44 | 8,136 00 | 6,109 76 |
| Jefferson..... | 13,305,873 43 | 886,123 56 | 39,377 | 3,729 | 4,245 | 2,802,375 00 | 2,455,733 57 | 464,528 44 | 29,066 27 | 21,529 92 |
| Kings..... | 368,671,527 85 | 24,829,463 49 | 597,571 | 121,327 | 80,016 | 92,252,842 20 | 75,211,298 70 | 11,963,310 73 | 652,327 18 | 696,242 12 |
| Madison..... | 4,200,261 75 | 388,870 14 | 9,300 | 1,241 | 981 | 983,017 89 | 846,534 34 | 142,327 26 | 7,530 00 | 7,492 93 |
| Monroe..... | 79,408,792 32 | 6,720,189 87 | 162,339 | 37,094 | 24,496 | 18,149,033 53 | 15,672,814 90 | 2,711,202 11 | 145,161 27 | 152,306 48 |
| Montgomery..... | 6,213,332 77 | 524,538 20 | 15,344 | 2,296 | 1,691 | 1,632,373 23 | 1,496,419 38 | 177,494 70 | 11,837 98 | 12,652 24 |
| Nassau..... | 2,678,216 12 | 255,085 09 | 4,494 | 622 | 363 | 618,969 63 | 417,319 47 | 85,101 28 | 7,600 63 | 7,001 54 |
| New York..... | 1,096,787,449 67 | 102,337,504 78 | 1,512,795 | 264,915 | 204,679 | 231,533,430 34 | 204,583,159 59 | 34,188,164 17 | 1,492,444 33 | 2,068,833 95 |
| Niagara..... | 9,270,634 08 | 633,553 48 | 21,735 | 10,132 | 3,777 | 4,126,639 87 | 3,332,540 22 | 307,224 49 | 19,692 81 | 23,369 45 |
| Ontario..... | 24,889,319 77 | 2,360,874 08 | 53,535 | 10,032 | 7,358 | 5,469,950 72 | 5,181,109 98 | 739,622 90 | 49,648 39 | 63,182 17 |
| Oneida..... | 47,292,057 82 | 5,195,089 50 | 85,461 | 14,001 | 11,574 | 12,033,850 04 | 10,031,471 58 | 1,671,718 27 | 77,518 67 | 146,923 70 |
| Orangeta..... | 1,110,498 16 | 27,416 48 | 5,179 | 1,556 | 1,241 | 566,208 03 | 467,705 87 | 35,446 56 | 4,380 00 | 1,926 74 |
| Orange..... | 25,461,291 81 | 2,611,213 54 | 43,764 | 4,113 | 3,994,953 62 | 3,994,953 62 | 3,990,383 29 | 368,419 51 | 82,714 01 | 44,968 19 |
| Putnam..... | 11,232,035 61 | 73,390 82 | 20,701 | 3,228 | 2,923 | 2,750,833 22 | 2,847,457 86 | 49,315 50 | 20,935 00 | 21,304 15 |
| Queens..... | 23,463,503 63 | 1,985,297 81 | 50,398 | 9,988 | 458 | 7,102,356 34 | 200,261 64 | 49,315 50 | 3,118 00 | 3,403 03 |
| Rensselaer..... | 12,490,489 52 | 1,373,747 20 | 19,091 | 3,152 | 2,503 | 1,669,493 46 | 1,990,776 97 | 738,611 19 | 50,129 53 | 65,166 88 |
| Richmond..... | 8,139,878 07 | 618,981 81 | 21,525 | 3,523 | 1,856 | 2,854,960 04 | 2,198,949 83 | 269,316 73 | 17,012 33 | 30,596 62 |
| Schenectady..... | 1,066,581 56 | 43,450 12 | 3,865 | 9,914 | 823 | 417,126 25 | 348,027 88 | 32,413 00 | 29,177 61 | 2,945 16 |
| Schoharie..... | 9,658,739 21 | 513,614 62 | 39,492 | 9,612 | 4,722 | 3,661,730 68 | 2,826,934 57 | 273,455 41 | 32,822 28 | 18,960 16 |
| Saratoga..... | 1,072,100 12 | 77,745 95 | 3,195 | 540 | 540 | 325,032 12 | 320,987 37 | 36,303 45 | 4,260 00 | 1,746 84 |
| Suffolk..... | 19,614,073 98 | 2,516,440 67 | 27,209 | 3,886 | 1,994 | 3,209,379 48 | 2,543,155 90 | 643,409 27 | 40,483 66 | 57,368 21 |
| Tompkins..... | 4,467,476 10 | 1,419,829 70 | 11,405 | 1,808 | 1,731 | 1,440,358 37 | 1,413,868 58 | 30,717 04 | 13,120 00 | 10,963 97 |
| Ulster..... | 21,890,840 20 | 1,446,951 82 | 37,141 | 3,675 | 3,751 | 3,951,679 52 | 3,643,120 32 | 748,992 87 | 23,995 97 | 36,319 16 |
| Westchester..... | 51,012,887 06 | 4,576,640 04 | 99,180 | 17,126 | 11,965 | 11,997,414 04 | 10,007,826 24 | 1,665,240 16 | 114,938 04 | 121,955 28 |
| Totals..... | \$2,139,299,037 51 | \$194,931,903 51 | 3,417,312 | 633,407 | 459,457 | \$488,678,661 47 | \$422,988,449 24 | \$68,752,450 75 | \$3,419,267 18 | \$4,254,499 82 |

REPORT ON SAVINGS BANKS

Statement relating to Savings Banks on the first day of January in each year from 1858 to 1917

| YEAR | Deposits | Increase or decrease in deposits | Number of open accounts | Average of each account | Surplus on market value as reported | Per cent of such surplus to total deposits | Available fund, consisting of cash deposits and loans | Per cent. of available fund to total assets | Am. amt. invested in real estate | Per cent. of assets invested in real estate | Number of institutions reporting |
|-----------------|--------------|----------------------------------|-------------------------|-------------------------|-------------------------------------|--|---|---|----------------------------------|---|----------------------------------|
| January 1, 1858 | \$41,422,672 | | 203,804 | \$203 24 | \$2,437,623 | 0688 | \$5,337,680 | .1216 | \$947,166 | .0216 | 64 |
| January 1, 1859 | 48,194,847 | \$6,772,175 | 280,074 | 209 47 | 2,472,658 | .0613 | 6,208,244 | .1224 | 1,072,845 | .0212 | 57 |
| January 1, 1860 | 58,176,160 | 9,983,313 | 273,697 | 208 91 | 2,652,085 | .0619 | 7,176,937 | .1181 | 1,101,791 | .0101 | 64 |
| January 1, 1861 | 67,440,397 | 9,262,237 | 300,693 | 224 28 | 2,949,195 | .0437 | 9,312,885 | .1323 | 1,942,306 | .0148 | 71 |
| January 1, 1862 | 64,083,119 | 9 | 300,511 | 213 21 | 3,056,066 | .0477 | 5,576,567 | .1426 | 1,010,296 | .0150 | 74 |
| January 1, 1863 | 76,533,183 | 12,456,064 | 347,184 | 220 45 | 3,846,102 | .0603 | 13,308,685 | .1654 | 1,111,470 | .0138 | 71 |
| January 1, 1864 | 83,786,384 | 17,248,201 | 400,194 | 234 55 | 5,085,583 | .0642 | 14,200,464 | .1436 | 1,237,533 | .0125 | 71 |
| January 1, 1865 | 111,737,763 | 17,951,379 | 456,403 | 244 82 | 7,090,174 | .0579 | 16,249,229 | .1361 | 1,314,498 | .0110 | 73 |
| January 1, 1866 | 115,472,660 | 3,734,903 | 465,001 | 248 83 | 8,964,886 | .0776 | 13,883,422 | .1151 | 1,452,805 | .0117 | 73 |
| January 1, 1867 | 131,769,074 | 16,296,508 | 498,501 | 270 10 | 9,965,441 | .0749 | 19,160,281 | .1338 | 1,737,020 | .0123 | 86 |
| January 1, 1868 | 151,127,562 | 19,358,488 | 537,466 | 281 18 | 11,119,861 | .0786 | 20,490,121 | .1260 | 2,887,280 | .0147 | 102 |
| January 1, 1869 | 169,808,678 | 18,681,116 | 588,566 | 288 51 | 12,068,216 | .0712 | 19,871,992 | .1092 | 2,733,884 | .0157 | 110 |
| January 1, 1870 | 194,360,217 | 24,551,539 | 651,474 | 296 80 | 14,028,860 | .0722 | 25,444,603 | .1290 | 3,285,606 | .0157 | 133 |
| January 1, 1871 | 220,749,408 | 36,386,191 | 712,100 | 324 08 | 14,238,397 | .0618 | 30,301,071 | .1286 | 4,140,681 | .0169 | 136 |
| January 1, 1872 | 287,905,826 | 37,156,418 | 776,700 | 344 98 | 14,738,491 | .0650 | 36,204,240 | .1279 | 5,790,987 | .0205 | 147 |
| January 1, 1873 | 285,286,621 | 17,380,805 | 822,642 | 346 79 | 19,776,864 | .0693 | 34,049,066 | .1115 | 6,496,430 | .0212 | 150 |
| January 1, 1874 | 285,520,085 | 285,464 | 886,473 | 346 79 | 21,448,796 | .0751 | 29,027,719 | .0944 | 7,435,328 | .0242 | 156 |
| January 1, 1875 | 303,925,649 | 18,415,564 | 872,498 | 340 35 | 24,310,086 | .0600 | 30,192,413 | .0919 | 6,698,861 | .0263 | 156 |
| January 1, 1876 | 319,260,202 | 15,334,553 | 856,738 | 371 85 | 28,689,701 | .1055 | 33,903,348 | .0842 | 9,686,173 | .0271 | 154 |
| January 1, 1877 | 316,677,285 | † | 849,689 | 373 73 | 34,176,603 | .1079 | 24,540,295 | .0867 | 10,367,704 | .0263 | 150 |
| January 1, 1878 | 312,823,068 | † | 844,550 | 370 40 | 22,060,550 | .1024 | 24,400,011 | .0704 | 11,215,402 | .0223 | 138 |
| January 1, 1879 | 299,074,639 | † | 810,017 | 369 23 | 24,533,262 | .1155 | 21,302,649 | .0837 | 12,816,145 | .0253 | 132 |
| January 1, 1880 | 319,258,501 | 20,183,862 | 864,456 | 369 32 | 34,761,952 | .1089 | 26,039,503 | .0735 | 10,430,579 | .0294 | 128 |
| January 1, 1881 | 368,699,667 | 34,371,156 | 963,707 | 370 79 | 47,099,094 | .1383 | 35,498,865 | .0866 | 10,412,881 | .0259 | 129 |
| January 1, 1882 | 387,832,893 | 34,203,226 | 1,036,106 | 373 22 | 55,044,756 | .1419 | 43,536,884 | .0982 | 9,627,517 | .0215 | 127 |
| January 1, 1883 | 412,147,213 | 24,314,220 | 1,065,971 | 376 05 | 60,630,377 | .1471 | 52,299,786 | .1105 | 8,630,319 | .0182 | 127 |
| January 1, 1884 | 431,060,010 | 18,962,797 | 1,147,588 | 375 64 | 66,009,569 | .1577 | 49,581,624 | .0902 | 8,428,757 | .0169 | 127 |
| January 1, 1885 | 437,107,501 | 6,027,491 | 1,165,174 | 375 14 | 66,609,001 | .1670 | 41,698,844 | .0804 | 8,116,813 | .0161 | 126 |
| January 1, 1886 | 467,050,250 | 19,942,749 | 1,206,072 | 378 33 | 77,252,889 | .1690 | 41,595,692 | .0778 | 8,208,215 | .0153 | 123 |
| January 1, 1887 | 482,486,730 | 25,435,480 | 1,264,535 | 381 55 | 85,633,320 | .1774 | 51,162,150 | .0900 | 8,094,653 | .0141 | 124 |

| | | | | | | | | | | |
|-----------------|---------------|-------------|-----------|--------|-------------|-------|-------------|-------|------------|-------|
| January 1, 1893 | 505,017,761 | 22,531,021 | 1,325,063 | 351 12 | 85,249,647 | 1,698 | 49,662,771 | 0,941 | 7,736,103 | 0.131 |
| January 1, 1894 | 528,077,515 | 18,659,764 | 1,362,562 | 354 25 | 92,009,091 | 1,757 | 46,683,398 | 0,768 | 7,493,586 | 0.125 |
| January 1, 1895 | 560,066,957 | 26,389,142 | 1,400,967 | 357 10 | 94,801,800 | 1,719 | 47,539,963 | 0,797 | 8,140,408 | 0.126 |
| January 1, 1896 | 574,669,972 | 24,008,315 | 1,477,819 | 358 20 | 99,741,231 | 1,561 | 55,896,137 | 0,836 | 8,403,985 | 0.128 |
| January 1, 1897 | 588,425,420 | 13,765,448 | 1,516,280 | 358 07 | 87,317,105 | 1,484 | 50,535,980 | 0,747 | 9,623,173 | 0.130 |
| January 1, 1898 | 629,358,372 | 40,932,853 | 1,593,804 | 394 87 | 88,752,443 | 1,410 | 57,925,149 | 0,806 | 10,519,326 | 0.146 |
| January 1, 1899 | 617,089,446 | 11 | 1,585,155 | 390 50 | 87,144,451 | 1,412 | 51,544,731 | 0,731 | 11,428,689 | 0.162 |
| January 1, 1900 | 648,872,574 | 26,754,126 | 1,615,178 | 397 83 | 91,874,754 | 1,422 | 60,547,892 | 0,856 | 11,894,881 | 0.161 |
| January 1, 1901 | 691,764,508 | 47,880,929 | 1,695,787 | 407 93 | 90,935,321 | 1,323 | 64,628,289 | 0,999 | 13,083,915 | 0.167 |
| January 1, 1902 | 718,176,898 | 26,412,385 | 1,736,968 | 413 46 | 93,653,337 | 1,303 | 53,719,071 | 0,949 | 12,542,265 | 0.154 |
| January 1, 1903 | 766,684,916 | 48,508,028 | 1,805,280 | 424 69 | 102,426,162 | 1,335 | 59,897,220 | 0,988 | 14,263,763 | 0.164 |
| January 1, 1904 | 816,144,867 | 49,459,451 | 1,865,623 | 437 45 | 106,896,623 | 1,309 | 64,024,985 | 0,903 | 14,995,339 | 0.162 |
| January 1, 1905 | 887,480,450 | 71,326,282 | 1,981,371 | 447 91 | 111,920,290 | 1,262 | 65,514,436 | 0,855 | 15,705,165 | 0.157 |
| January 1, 1906 | 947,129,538 | 59,648,988 | 2,072,190 | 457 06 | 118,294,674 | 1,249 | 74,961,217 | 0,700 | 15,670,678 | 0.146 |
| January 1, 1907 | 1,014,305,357 | 67,176,319 | 2,174,511 | 466 45 | 116,754,992 | 1,151 | 75,682,426 | 0,668 | 15,197,776 | 0.134 |
| January 1, 1908 | 1,077,353,748 | 63,077,886 | 2,275,333 | 478 29 | 118,296,775 | 1,061 | 77,284,631 | 0,648 | 14,864,625 | 0.124 |
| January 1, 1909 | 1,131,281,943 | 69,888,200 | 2,365,553 | 478 23 | 107,049,076 | 0,946 | 79,714,947 | 0,643 | 15,348,049 | 0.123 |
| January 1, 1910 | 1,198,583,148 | 67,801,190 | 2,443,555 | 490 50 | 112,853,766 | 0,941 | 81,066,587 | 0,618 | 15,946,715 | 0.121 |
| January 1, 1911 | 1,202,358,806 | 93,775,794 | 2,569,779 | 502 90 | 112,834,424 | 0,992 | 83,000,889 | 0,590 | 15,415,498 | 0.109 |
| January 1, 1912 | 1,262,035,336 | 60,676,970 | 2,688,809 | 507 12 | 102,192,265 | 0,760 | 88,366,586 | 0,608 | 15,964,377 | 0.108 |
| January 1, 1908 | 1,280,399,090 | 18,363,254 | 2,731,447 | 505 37 | 83,245,375 | 0,605 | 93,605,146 | 0,638 | 16,485,287 | 0.112 |
| January 1, 1909 | 1,296,443,327 | 16,044,237 | 2,736,285 | 510 20 | 105,493,132 | 0,765 | 93,536,973 | 0,621 | 17,426,454 | 0.113 |
| January 1, 1910 | 1,453,449,494 | 57,096,167 | 2,831,380 | 533 83 | 109,835,640 | 0,780 | 90,665,358 | 0,556 | 18,421,648 | 0.113 |
| January 1, 1911 | 1,542,933,698 | 59,484,180 | 2,907,608 | 530 65 | 107,186,488 | 0,694 | 87,982,532 | 0,577 | 19,180,188 | 0.113 |
| January 1, 1912 | 1,619,115,648 | 76,181,965 | 2,987,535 | 541 95 | 116,272,555 | 0,711 | 103,309,386 | 0,580 | 21,525,436 | 0.120 |
| January 1, 1913 | 1,689,453,166 | 70,337,580 | 3,064,905 | 551 22 | 118,044,987 | 0,670 | 102,812,552 | 0,559 | 24,117,778 | 0.129 |
| January 1, 1914 | 1,741,607,646 | 52,244,268 | 3,143,444 | 554 07 | 115,789,009 | 0,700 | 111,358,910 | 0,578 | 26,300,643 | 0.130 |
| January 1, 1915 | 1,771,506,937 | 29,893,492 | 3,203,305 | 558 60 | 139,704,327 | 0,768 | 123,598,794 | 0,546 | 27,008,129 | 0.141 |
| January 1, 1916 | 1,819,206,937 | 47,705,979 | 3,243,363 | 560 90 | 154,124,167 | 0,847 | 138,155,147 | 0,599 | 31,477,403 | 0.150 |
| January 1, 1917 | 1,953,638,728 | 124,456,790 | 3,417,312 | 571 69 | 184,925,791 | 0,946 | 153,986,862 | 0,715 | 32,064,262 | 0.149 |

* Decrease, \$3,367,278.

† Decrease, \$2,582,917.

The amount of deposits January 1, 1876, of savings banks that failed during the year was \$5,097,310.

increase in the aggregate of deposits of savings banks that continued business during 1876 amounting to \$2,514,393. † Decrease, \$3,364,297. The amount of deposits January 1, 1877, of savings bank, that failed during the year was \$2,078,218. The decrease in deposits of savings banks continuing business was \$1,776,009. ‡ Decrease, \$13,748,419. The amount of deposits shown January 1, 1878, of savings banks that failed during the year was \$3,170,017. The decrease in deposits of savings banks continuing business was \$10,578,402. ¶ The amount of surplus stocks and real estate. Upon this latter basis the surplus of January 1, 1879, is \$31,729,824, making a gain in surplus for the year of \$3,088,128. The surplus on January 1, 1915 and each succeeding year is based upon market value of stocks and actual cash value. ** Real estate was reported January 1, 1879, at cost, and January 1, 1880 to and including January 1, 1914, at estimated market value. On January 1, 1915, and each succeeding year it was reported at actual cash value. †† Decrease, \$12,298,835.

STATEMENT OF SECURITIES

Held by the Superintendent of Banks in trust for the creditors of and depositors with the trust companies and two investment companies of this State, January 1, 1917

| NAMES OF COMPANIES AND DESCRIPTION OF BONDS | | Amount of bonds held |
|---|-------------|-------------------------|
| Adirondack Trust Co., Saratoga Springs, New York City 3½ per cent..... | \$25,000 00 | |
| Albany Trust Co., The, Albany, New York City 3½ per cent..... | 50,000 00 | |
| Astor Trust Co., New York City 4½ per cent..... | 125,000 00 | |
| Auburn Trust Co., Auburn, New York City 4½ per cent..... | \$30,000 | |
| Auburn Trust Co., Auburn, New York City 4½ per cent..... | 2,000 | |
| Bankers Trust Company of Buffalo, New York City 4 per cent..... | \$100,000 | |
| Bankers Trust Company of Buffalo, New York City 4½ per cent..... | 100,000 | |
| Bankers Trust Company of Buffalo, Buffalo City 4½ per cent..... | 6,000 | |
| Bankers Trust Co., New York, New York City 4½ per cent..... | | 32,000 00 |
| Broadway Trust Co., New York, Long Island City 3½ per cent..... | \$10,000 | |
| Broadway Trust Co., New York, New York City 3 per cent..... | 100,000 | |
| Broadway Trust Co., New York, New York City 3½ per cent..... | 10,000 | |
| Broadway Trust Co., New York, New York City 4 per cent..... | 2,000 | |
| Broadway Trust Co., New York, New York City 4½ per cent..... | 30,000 | |
| Broadway Trust Co., New York, New York City 4 per cent..... | 15,000 | |
| Broadway Trust Co., New York, United States 2 per cent..... | 2,000 | |
| Brooklyn Trust Co., Brooklyn, New York City 3½ per cent..... | \$8,000 | |
| Brooklyn Trust Co., Brooklyn, New York City 4½ per cent..... | 150,000 | |
| Buffalo Trust Co., Buffalo, New York City 3½ per cent..... | \$10,000 | |
| Buffalo Trust Co., Buffalo, New York City 4 per cent..... | 40,000 | |
| Buffalo Trust Co., Buffalo, New York City 4½ per cent..... | 10,000 | |
| Central City Trust Co., Syracuse, New York City 4½ per cent..... | | 60,000 00 |
| Central Trust Co., New York, New York City 3 per cent..... | \$304,000 | |
| Central Trust Co., New York, New York City 3½ per cent..... | 36,000 | |
| Chemung Canal Trust Co., Elmira, New York City 3½ per cent..... | \$37,000 | |
| Chemung Canal Trust Co., Elmira, Rochester City 3½ per cent..... | 30,000 | |
| Citizens' Commercial Trust Co., Buffalo, New York City 4½ per cent..... | \$125,000 | |
| Citizens' Commercial Trust Co., New York State 4 per cent..... | 1,000 | |
| Citizens' Trust Co. of Fredonia, Jamestown City 4 per cent..... | | 126,000 00 |
| Citizens' Trust Company of Patchogue, New York City 4½ per cent..... | | 20,000 00 |
| Citizens' Trust Co. of Schenectady, New York City 3½ per cent..... | | 20,000 00 |
| Citizens' Trust Co. of Utica, New York City 3½ per cent..... | \$30,000 | |
| Citizens' Trust Co. of Utica, Utica City 4 per cent..... | 8,000 | |
| Columbia Trust Co., New York, New York City 3 per cent..... | \$195,000 | |
| Columbia Trust Co., New York, New York City 3½ per cent..... | 40,000 | |
| Columbus Trust Co., Newburgh, New York City 3 per cent..... | \$25,000 | |
| Columbus Trust Co., Newburgh, New York City 4 per cent..... | 12,500 | |
| Commercial Trust Co., New York, New York City 4 per cent..... | \$100,000 | |
| Commercial Trust Co., New York, New York City 4½ per cent..... | 6,500 | |
| City Trust Co., Buffalo, New York City 3½ per cent..... | \$50,000 | |
| City Trust Co., Buffalo, Buffalo City 3½ per cent..... | 60,000 | |
| Cortland Trust Co., Cortland, New York City 4 per cent..... | | 38,000 00 |
| County Trust Co., The, White Plains, New York City 3½ per cent..... | | 110,000 00 |
| Empire Trust Co., New York, bonds and mortgages..... | | 20,000 00 |
| Equitable Trust Co. of New York, New York City 4½ per cent..... | | 25,000 00 |
| Erie County Trust Co., East Aurora, New York City 4½ per cent..... | | 177,500 00 |
| Farmers' Loan & Trust Co., The, New York, New York City 4 per cent..... | \$115,000 | |
| Farmers' Loan & Trust Co., The, New York, New York City 4½ per cent..... | 50,000 | |
| Fidelity Trust Co. of Buffalo, The, Buffalo, New York City 3½ per cent..... | \$4,000 | |
| Fidelity Trust Co. of Buffalo, The, Buffalo, Buffalo City 4½ per cent..... | 50,000 | |
| Fidelity Trust Co. of New York, New York City 4 per cent..... | 100,000 | |
| Fidelity Trust Co. of New York, New York City 4½ per cent..... | 10,000 | |
| | | 54,000 00 |
| | | 110,000 00 |

STATEMENT OF SECURITIES HELD BY SUFT. OF BANKS—Continued

| NAMES OF COMPANIES AND DESCRIPTION OF BONDS | | Amount of bonds held |
|--|-------------|-------------------------|
| Fidelity Trust Co. of Rochester, New York City 3½ per cent..... | \$50,000 | |
| Fidelity Trust Co. of Rochester, New York City 4 per cent..... | 5,000 | |
| | | \$55,000 00 |
| First Trust Co. of Tonawanda, The, Tonawanda, Buffalo City 4½ per cent..... | | 50,000 00 |
| Franklin Trust Co., Brooklyn, New York City 3½ per cent..... | | 130,000 00 |
| Fulton Trust Co., Brooklyn, New York City 2½ per cent..... | \$12,000 | |
| Fulton Trust Co., New York, New York City 4 per cent..... | 100,000 | |
| | | 112,000 00 |
| Genesee Valley Trust Co., Rochester, County of New York 3.3 per cent..... | \$50,000 | |
| Genesee Valley Trust Co., Rochester, New York City 4 per cent..... | 5,000 | |
| | | 55,000 00 |
| Glens Falls Trust Co., Glens Falls, Middletown City 3½ per cent.... | \$20,000 | |
| Glens Falls Trust Co., Glens Falls, New York City 3½ per cent..... | 2,000 | |
| | | 22,000 00 |
| Guaranty Securities Corp., New York, New York State 4 per cent.. | \$1,000 | |
| Guaranty Securities Corp., New York, New York City 4½ per cent.. | 100,000 | |
| | | 101,000 00 |
| Guaranty Trust Co. of New York, New York City 4½ per cent..... | \$1,100,000 | |
| Guaranty Trust Co. of New York, New York City 4½ per cent..... | 1,000,000 | |
| | | 2,100,000 00 |
| Guardian Trust Co. of New York City, New York State 4 per cent..... | | 100,000 00 |
| Hamilton Trust Co., Brooklyn, New York City 4½ per cent..... | | 100,000 00 |
| Hudson River Trust Co., Hudson, New York State 4 per cent..... | | 25,000 00 |
| Hudson Trust Co., New York, New York State 3 per cent..... | \$5,000 | |
| Hudson Trust Co., New York, New York City 3½ per cent..... | 10,000 | |
| Hudson Trust Co., New York, New York City 4 per cent..... | 100,000 | |
| | | 115,000 00 |
| Huguenot Trust Co., New Rochelle, New York City 4½ per cent..... | | 30,000 00 |
| Ithaca Trust Co., Ithaca, New York State 4½ per cent..... | \$7,000 | |
| Ithaca Trust Co., Ithaca, New York City 3½ per cent..... | 10,000 | |
| Ithaca Trust Co., Ithaca, New York City 4 per cent..... | 5,000 | |
| | | 22,000 00 |
| Kings County Trust Co., Brooklyn, City of Brooklyn 3½ per cent.... | \$90,000 | |
| Kings County Trust Co., Brooklyn, New York City 4 per cent..... | 20,000 | |
| | | 110,000 00 |
| Lawyers Title & Trust Co., New York, New York City 3½ per cent... | \$250,000 | |
| Lawyers Title & Trust Co., New York, New York City 4½ per cent... | 200,000 | |
| | | 450,000 00 |
| Lincoln Trust Co., New York, New York State 3 per cent..... | | 100,000 00 |
| Livingston County Trust Co., Genesee, New York State 4 per cent... | \$15,000 | |
| Livingston County Trust Co., Genesee, New York State 4½ per cent.. | 5,000 | |
| | | 20,000 00 |
| Madison County Trust & Deposit Co., Oneida, New York State 4 per cent..... | | 20,000 00 |
| Manufacturers Trust Co., Brooklyn, New York City 3½ per cent..... | | 125,000 00 |
| Metropolitan Trust Co. of the City of New York, New York City 3 per cent..... | \$50,000 | |
| Metropolitan Trust Co. of the City of New York, New York City 3½ per cent..... | 200,000 | |
| | | 250,000 00 |
| Montgomery County Trust Co., Amsterdam, New York City 4½ per cent..... | | 30,000 00 |
| Mt. Vernon Trust Co., Mt. Vernon, New York City 3 per cent..... | \$4,000 | |
| Mt. Vernon Trust Co., Mt. Vernon, New York City 3½ per cent..... | 12,000 | |
| Mt. Vernon Trust Co., Mt. Vernon, New York City 4½ per cent..... | 5,000 | |
| | | 21,000 00 |
| Mutual Trust Co. of Westchester County, New York City 3½ per cent..... | | 34,000 00 |
| Nassau County Trust Co., Mineola, New York City 4½ per cent..... | | 21,000 00 |
| New Rochelle Trust Co., New Rochelle, New York City 3½ per cent..... | | 30,000 00 |
| New York Life Insurance & Trust Co., The, New York, New York City 3½ per cent..... | \$100,000 | |
| New York Life Insurance & Trust Co., The, New York, New York City 4 per cent..... | 20,000 | |
| | | 120,000 00 |
| New York Trust Co., New York, New York City 2½ per cent..... | \$318,000 | |
| New York Trust Co., New York, New York City 4½ per cent..... | 75,000 | |
| | | 393,000 00 |
| Niagara Falls Trust Co., Niagara Falls, New York City 3½ per cent.. | \$20,000 | |
| Niagara Falls Trust Co., Niagara Falls, Niagara Falls City 4 per cent.. | 12,000 | |
| | | 32,000 00 |
| Northern New York Trust Co., Watertown, New York State 4½ per cent..... | | 40,000 00 |
| Northport Trust Co., Northport, New York City 4½ per cent..... | | 21,000 00 |
| Olean Trust Co., Olean, New York City 4 per cent..... | | 21,000 00 |
| Oneida County Trust Co., Utica, New York State 4½ per cent..... | | 30,000 00 |
| Orange County Trust Co., Middletown, New York City 4 per cent..... | | 25,000 00 |

STATEMENT OF SECURITIES HELD BY SUPT. OF BANKS—*Concluded*

| NAMES OF COMPANIES AND DESCRIPTION OF BONDS | | Amount of bonds held |
|--|--------------|-------------------------|
| Peoples Trust Co. of Binghamton, Buffalo City 4 per cent. | \$20,000 00 | |
| Peoples Trust Co. of Binghamton, New York City 4 per cent. | 30,000 00 | |
| | | \$50,000 00 |
| Peoples Trust Co., The, Brooklyn, Brooklyn City 3½ per cent. | \$100,000 00 | |
| Peoples Trust Co., The, Brooklyn, New York City 3½ per cent. | 20,000 00 | |
| | | 120,000 00 |
| Poughkeepsie Trust Co., Cohoes City 3½ per cent. | \$2,000 00 | |
| Poughkeepsie Trust Co., New York City 4 per cent. | 15,000 00 | |
| Poughkeepsie Trust Co., Niagara Falls 4 per cent. | 18,000 00 | |
| | | 35,000 00 |
| Putnam County Trust Co., Brewster, New York City 4½ per cent. | | 20,000 00 |
| Queens County Trust Co., Jamaica, New York City 3½ per cent. | \$5,000 00 | |
| Queens County Trust Co., Jamaica, New York State 3 per cent. | 100,000 00 | |
| | | 105,000 00 |
| Rochester Trust & Safe Deposit Co., New York City 3½ per cent. | | 60,000 00 |
| Rockland County Trust Co., Nyack, New York City 3½ per cent. | \$21,000 00 | |
| Rockland County Trust Co., Nyack, New York City 4 per cent. | 1,000 00 | |
| Rockland County Trust Co., Nyack, New York City 4½ per cent. | 3,000 00 | |
| | | 25,000 00 |
| Rome Trust Co., Rome, New York State 4 per cent. | \$1,000 00 | |
| Rome Trust Co., Rome, Rome City 4 per cent. | 10,000 00 | |
| Rome Trust Co., Rome, Utica City 4½ per cent. | 25,000 00 | |
| | | 36,000 00 |
| St. Lawrence Trust Company, Ogdensburg, New York State 4 per cent. | | 20,000 00 |
| Salamanca Trust Co., Salamanca, New York City 3½ per cent. | \$4,000 00 | |
| Salamanca Trust Co., Salamanca, New York City 4½ per cent. | 15,000 00 | |
| Salamanca Trust Co., Salamanca, Little Valley Village 4.95 per cent. .. | 4,180 40 | |
| | | 23,180 40 |
| Schenectady Trust Co., Schenectady, New York City 3½ per cent. | | 35,000 00 |
| Security Trust Co. of Rochester, Rochester City 3½ per cent. | \$60,000 00 | |
| Security Trust Co. of Rochester, New York City 4 per cent. | 10,000 00 | |
| | | 60,000 00 |
| Security Trust Co. of Troy, The, New York City 3½ per cent. | | 38,000 00 |
| Suffolk County Trust Co., Riverhead, New York City 4½ per cent. | | 20,000 00 |
| Syracuse Trust Co., Syracuse, New York City 3½ per cent. | | 60,000 00 |
| The Thrift, New York, New York City 4½ per cent. | \$100,000 00 | |
| The Thrift, New York, New York State 3 per cent. | 1,000 00 | |
| | | 101,000 00 |
| Title Guarantee & Trust Co., New York, Brooklyn City 3½ per cent. | \$50,000 00 | |
| Title Guarantee & Trust Co., New York, New York City 3½ per cent. | 499,500 00 | |
| | | 549,500 00 |
| Transatlantic Trust Co., New York, New York City 4½ per cent. | | 100,000 00 |
| Troy Trust Co., The, Troy, New York City 3½ per cent. | \$30,000 00 | |
| Troy Trust Co., The, Troy, Albany City 3½ per cent. | 10,600 00 | |
| | | 40,600 00 |
| Trust Co. of Wyoming County, Warsaw, New York City 4½ per cent. .. | \$5,000 00 | |
| Trust Co. of Wyoming County, Warsaw, New York City 4½ per cent. | 15,000 00 | |
| | | 20,000 00 |
| Trust & Deposit Co. of Onondaga, Syracuse, New York City 3½ per cent. | \$64,000 00 | |
| Trust & Deposit Co. of Onondaga, Syracuse, New York City 4 per cent. | 2,000 00 | |
| | | 56,000 00 |
| Union Trust Co. of Albany, Albany City 3½ per cent. | \$34,400 00 | |
| Union Trust Co. of Albany, Albany City 4 per cent. | 16,500 00 | |
| | | 50,900 00 |
| Union Trust Co. of Jamestown, Jamestown City 4 per cent. | \$26,000 00 | |
| Union Trust Co. of Jamestown, Jamestown City 4½ per cent. | 5,000 00 | |
| | | 31,000 00 |
| Union Trust Co. of New York, New York City 3½ per cent. | \$100,000 00 | |
| Union Trust Co. of New York, New York City 4½ per cent. | 220,000 00 | |
| | | 320,000 00 |
| Union Trust Co. of Rochester, New York City 4½ per cent. | | 56,000 00 |
| United States Mortgage & Trust Co., New York, New York State 4½ per cent. | | 200,000 00 |
| United States Trust Co. of New York, New York City 3½ per cent. | | 255,000 00 |
| Utica Trust & Deposit Co., Utica, New York City 3½ per cent. | | 45,000 00 |
| Westchester Trust Co., Yonkers, New York City 3½ per cent. | | 38,000 00 |
| Workers Trust Co., Johnson City, New York City 4½ per cent. | | 20,000 00 |
| Yonkers Trust Co., The, Yonkers, New York State 4 per cent. | | 30,000 00 |
| | | <u>\$11,414,690 40</u> |

STATEMENTS

SHOWING THE

**Condition of the Trust Companies operating under the
Laws of this State**

ON

**March 17, 1916, June 30, 1916, September 20, 1916, and November
29, 1916**

9. BUFFALO TRUST COMPANY, BUFFALO

(Formerly Buffalo Loan, Trust and Safe Deposit Company)

ALFRED A. BERRICK, *President.*J. FRANKLIN MESSER, *Vice-President.*

[449 Main street; chartered 1881]

OSCAR C. MILLER, *Assistant Secretary,*
THOS. R. WOLFE, *Assistant Secretary.*MYRON S. HALL, *Secretary.*FRANK R. COLLINS, *Trust Officer.*

TRUSTEES

ALFRED A. BERRICK, Wm. G. HOUCK,

ARNOLD B. WATSON, LINCOLN A. GROAT,

GEORGE P. URBAN, MYRON S. HALL,

GEO. C. LAUB,

JOHN B. WINKLER,

L. FRANKLIN MESSER,

WILLIAM R. HUNTLEY,

E. L. MILLER,

JOHN A. MILLER,

FRANK P. PERSONS,

WILLIAM C. RUSSELL,

VALENTINE P. YOUNG,

EUGENE TANKE,

GEORGE URBAN, Jr.,

CLARENCE H. LITTELL.

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Federal reserve notes.....

Cash items.....

Assets not included in any of the above heads.....

Total resources.....

| Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 20, 1916 |
|--|---|--|---|
| \$109,112 | \$65,225 | \$67,018 | \$65,625 |
| 1,479,916 | 1,852,181 | 1,901,347 | 2,096,263 |
| 5,293 | 5,293 | 5,293 | 5,293 |
| 1,196,917 | 1,141,191 | 1,131,637 | 1,136,367 |
| 101,320 | 77,841 | 97,456 | 125,859 |
| 1,425,176 | 1,583,758 | 1,910,112 | 2,247,317 |
| 554,583 | 839,385 | 876,996 | 914,036 |
| 10 | 29 | 47 | 2 |
| 392,704 | 372,923 | 451,906 | 569,279 |
| 55,500 | 48,508 | 52,614 | 68,598 |
| 75,940 | 92,861 | 98,798 | 60,498 |
| ..... | 8,245 | 8,460 | 14,176 |
| 12,341 | 51,192 | 44,619 | 113,654 |
| 62,278 | 47,805 | 72,027 | 86,085 |
| \$5,471,090 | \$6,186,437 | \$6,716,230 | \$7,503,043 |

LIABILITIES

| | | | | |
|---|-------------|-------------|-------------|-------------|
| Capital..... | \$250,000 | \$250,000 | \$250,000 | \$500,000 |
| Surplus, including all undivided profits (market value)..... | 174,650 | 204,988 | 210,645 | 464,548 |
| Preferred deposits via.: | | | | |
| Due New York State savings banks..... | 251,164 | 302,303 | 301,690 | 426,957 |
| Due New York State savings and loan associations, credit unions and land bank..... | 20,542 | 28,911 | 17,141 | 16,377 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 310,128 | 223,794 | 145,764 | 191,110 |
| Deposits by the State of New York..... | 200,000 | 170,000 | 145,000 | 200,000 |
| Deposits by the Superintendent of Banks of the State of New York..... | 10,000 | 10,000 | 10,000 | 5,000 |
| Other deposits secured by pledge of assets..... | 51,076 | 33,286 | 178,648 | 140,807 |
| Due depositors, not preferred..... | 4,096,249 | 4,821,986 | 5,251,197 | 5,282,347 |
| Due to trust companies, banks and bankers..... | 15,538 | 75,573 | 83,801 | 137,638 |
| Other liabilities..... | 91,743 | 65,596 | 122,344 | 138,259 |
| Total liabilities..... | \$5,471,090 | \$6,186,437 | \$6,716,230 | \$7,503,043 |

2. THE ALBANY TRUST COMPANY, ALBANY

CHARLES H. BISSIKUMMER, *President*.
 GEO. C. VAN TUYL, JR., *Vice-President*,
 J. S. FRIEDMAN, *Vice-President*,
 [Broadway and State street; organized 1900]
 PHILIP FITZ SIMMONS, JR., *Treasurer*,
 ALONZO P. ADAMS, JR., *Secretary*,
 HORACE G. YOUNG, *Chairman of the Board*,
 JAMES H. WALLACE, *Assistant Secretary*.

DIRECTORS

JOHN DON, JAMES R. WATT, JOHN KURTZ, JR., CHAS. H. BISSIKUMMER, PETER KEELER,
 LOUIS W. EMERSON, E. PALMER GAVIT, RANDALL J. LE BOUEF, JOSEPH A. MINST, GEO. C. VAN TUYL, JR.,
 J. S. FRIEDMAN, JOHN S. HOY, CHARLES V. MANN, MORRIS L. RYDER, THOS. R. WARD, JR.,
 HORACE G. YOUNG, A. P. ADAMS, JR., GUSTAVUS MICHAELIS, NEILE F. TOWNER, WILLIAM G. FURLONG,
 E. C. DEARSTYNE, EDWIN VAN WORMER,

RESOURCES

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 29, 1916 |
|---|---|--|---|--|
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$638,105 | \$634,053 | \$633,986 | \$637,591 |
| Private securities, market value..... | 2,441,026 | 2,560,720 | 2,605,010 | 2,660,673 |
| Real estate owned..... | 318,465 | 318,465 | 318,465 | 318,465 |
| Mortgages owned..... | 260,700 | 259,600 | 251,600 | 241,600 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 54,302 | 36,903 | 37,306 | 37,440 |
| Loans and discounts secured by other collateral..... | 1,668,422 | 1,649,717 | 1,671,410 | 2,022,042 |
| Loans, discounts and bills purchased not secured by collateral..... | 1,265,111 | 1,314,269 | 1,557,766 | 1,706,740 |
| Overdrafts..... | ..... | ..... | 11 | 9 |
| Due from trust companies, banks and bankers..... | 2,176,400 | 2,361,778 | 2,026,871 | 2,135,963 |
| Specie..... | 196,546 | 233,538 | 215,638 | 215,943 |
| Legal tender notes and notes of national banks..... | 34,695 | 18,315 | 24,615 | 33,725 |
| Federal reserve notes..... | 1,500 | 3,000 | 3,000 | 1,415 |
| Cash items..... | 50,573 | 81,285 | 38,353 | 47,179 |
| Assets not included in any of the above heads..... | 67,898 | 61,604 | 72,565 | 66,245 |
| Total resources..... | \$9,171,743 | \$9,633,477 | \$9,455,596 | \$10,126,019 |

LIABILITIES

| | | | | |
|---|-------------|-------------|-------------|--------------|
| Capital..... | \$400,000 | \$400,000 | \$400,000 | \$400,000 |
| Surplus, including all undivided profits (market value)..... | 318,522 | 324,970 | 333,120 | 349,218 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings banks..... | 885,916 | 851,690 | 1,010,490 | 972,461 |
| Due New York State savings and loan associations, credit unions and land bank..... | 11,980 | 14,750 | 14,584 | 14,737 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary..... | 70,291 | 51,587 | 24,153 | 32,804 |
| Deposits by the State of New York..... | 1,102,913 | 1,036,808 | 482,450 | 903,514 |
| Deposits by the Superintendent of Banks of the State of New York..... | 77,613 | 77,595 | 62,289 | 59,782 |
| Other deposits secured by pledge of assets..... | 119,840 | 139,521 | 142,561 | 135,518 |
| Deposits otherwise preferred..... | 342 | 1,697 | 375 | 569 |
| Due depositors, not preferred..... | 4,961,868 | 5,213,287 | 5,422,598 | 5,461,072 |
| Due to trust companies, banks and bankers..... | 1,177,257 | 1,400,048 | 1,511,222 | 1,711,542 |
| Other liabilities..... | 45,201 | 21,524 | 51,754 | 83,802 |
| Total liabilities..... | \$9,171,743 | \$9,533,477 | \$9,455,596 | \$10,125,019 |

II. CENTRAL TRUST COMPANY OF NEW YORK, NEW YORK CITY

| | | |
|---------------------------------------|---|--|
| J. N. WALLACE, <i>President.</i> | [54 Wall street; organised 1873] | M. FERGUSON, <i>Secretary.</i> |
| E. F. HYDE, <i>Vice-President,</i> | F. B. SMIDT, <i>Vice-President,</i> | C. P. STALLKNECHT, <i>Assistant Secretary.</i> |
| D. OLCOTT, <i>Vice-President,</i> | FREDERIC J. FULLER, <i>Vice-President,</i> | GEORGE J. CORBETT, <i>Assistant Secretary,</i> |
| G. W. DAVISON, <i>Vice-President,</i> | OSCAR L. COLES, <i>Assistant Secretary,</i> | H. C. HOLT, <i>Assistant Secretary.</i> |
| TRUSTEES | | |
| G. MACCULLOCH MILLER, JAMES C. BRADY, | EDWIN THORNE, | GEORGE W. DAVISON, |
| JAMES N. JARVIE, | CORNELIUS N. BLISS, Jr., | CHARLES LANIER, |
| JAMES N. WALLACE, | DUDLEY OLCOTT, | AUGUSTUS D. JULLIARD, |
| | JACOB H. SCHIFF, | HENRY D. BABCOCK. |

| RESOURCES | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 29, 1916 |
|---|---|--|---|--|
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$13,803,425 | \$14,774,786 | \$12,141,524 | \$9,883,274 |
| Private securities, market value..... | 32,589,893 | 28,734,552 | 22,577,982 | 18,116,428 |
| Real estate owned..... | 1,400,152 | 1,468,392 | 1,461,380 | 1,471,277 |
| Mortgages owned..... | 547,393 | 571,793 | 447,808 | 390,808 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 280,186 | 303,638 | 282,538 | 398,311 |
| Loans and discounts secured by other collateral..... | 54,499,709 | 55,341,369 | 56,878,629 | 68,090,355 |
| Loans, discounts and bill purchased not secured by collateral..... | 17,054,427 | 25,349,221 | 22,166,433 | 20,317,330 |
| Overdrafts..... | 375 | 267 | 421 | 122 |
| Due from trust companies, banks and bankers..... | 42,290,977 | 34,056,338 | 59,072,259 | 49,427,623 |
| Specie..... | 11,971,512 | 12,496,907 | 12,581,245 | 12,880,520 |
| Legal tender notes and notes of national banks..... | 165,875 | 147,245 | 57,250 | 94,250 |
| Federal reserve notes..... | 39,750 | 27,800 | 42,700 | 56,400 |
| Cash items..... | 751 | 669 | 120 | 618 |
| Customers' liability on acceptances (per contra, see Liabilities)..... | 1,000,000 | 1,000,000 | 1,449,999 | 1,649,999 |
| Assets not included in any of the above heads..... | 1,069,982 | 1,211,642 | 1,141,038 | 862,995 |
| Total resources..... | \$176,714,407 | \$175,484,519 | \$190,401,329 | \$183,640,310 |

LIABILITIES

| | | | | |
|---|---------------|---------------|---------------|---------------|
| Capital..... | \$3,000,000 | \$3,000,000 | \$5,000,000 | \$5,000,000 |
| Surplus, including all undivided profits (market value)..... | 17,746,750 | 18,258,793 | 16,517,543 | 16,460,775 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings banks..... | 222,149 | 225,455 | 225,455 | 225,455 |
| Due New York State savings and loan associations, credit unions and land bank..... | | | | 39 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 1,282,186 | 2,485,847 | 1,033,329 | 1,068,508 |
| Due depositors, not preferred..... | 134,771,162 | 136,103,550 | 139,546,123 | 141,112,388 |
| Due to trust companies, banks and bankers..... | 17,302,887 | 13,785,466 | 25,158,302 | 16,144,803 |
| Acceptances of drafts payable at a future date or authorized by commercial letters of credit..... | 1,000,000 | 1,000,000 | 1,449,999 | 1,649,999 |
| Other liabilities..... | 1,389,273 | 625,408 | 1,470,578 | 1,978,343 |
| Total liabilities..... | \$176,714,407 | \$175,484,519 | \$190,401,329 | \$183,640,310 |

4. AUBURN TRUST COMPANY, AUBURN

RALPH R. KEELER, *President*.
 GEORGE W. BENHAM, *Vice-President*,
 [64-66 Genesee street; organised 1906]
 D. EDWIN FRENCH, *Vice-President*,
 JAMES A. JONES, *Secretary*,
 GEO. W. BOWAN, *Vice-President*.

DIRECTORS

WILBUR B. BARNES, GEORGE W. BOWEN, D. EDWIN FRENCH, PATRICK M. HERRON, JULIUS KRAFT,
 GEORGE W. BENHAM, THOMAS F. DIGNUM, JOHN TABER, RALPH R. KEELER, SANFORD G. LYON,
 JAMES C. BISHOP, FRANK A. ELDREDGE, THOMAS H. GARRETT, JR., SIDNEY J. WESTFALL, HENRY D. NOBLE,
 GURDON S. FANNING, WILLIAM J. HENRY, JOHN F. KINGSTON,

| RESOURCES | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 30, 1916 | Statement of condition Nov. 29, 1916 |
|---|--|---|--|---|
| | | | | |
| Stock and bond investments, viz.: | \$265,026 | \$255,027 | \$231,619 | \$228,241 |
| Public securities, market value..... | 597,755 | 627,235 | 598,001 | 674,332 |
| Private securities, market value..... | ..... | ..... | ..... | 6,693 |
| Real estate owned..... | 486,848 | 564,113 | 575,513 | 627,838 |
| Mortgages owned..... | ..... | ..... | ..... | ..... |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 118,417 | 147,906 | 137,396 | 119,636 |
| Loans and discounts secured by other collateral..... | 519,306 | 502,234 | 582,828 | 572,297 |
| Loans, discounts and bills purchased not secured by collateral..... | 533,745 | 550,085 | 533,509 | 631,942 |
| Overdrafts..... | 5 | 36 | 14 | 40 |
| Due from trust companies, banks and bankers..... | 299,177 | 249,567 | 299,232 | 237,767 |
| Specie..... | 52,941 | 16,071 | 49,235 | 51,729 |
| Legal tender notes and notes of national banks..... | 33,553 | 82,338 | 39,619 | 41,338 |
| Federal reserve notes..... | 4,885 | 2,500 | 2,500 | 7,728 |
| Cash items..... | 34,082 | 11,721 | 11,435 | 9,929 |
| Assets not included in any of the above heads..... | 49,790 | 43,397 | 50,132 | 53,369 |
| Total resources..... | \$2,995,530 | \$3,052,250 | \$3,111,033 | \$3,262,777 |

LIABILITIES

| | | | | |
|--|-------------|-------------|-------------|-------------|
| Capital | \$150,000 | \$150,000 | \$150,000 | \$150,000 |
| Surplus, including all undivided profits (market value) | 177,129 | 181,285 | 190,815 | 200,967 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings banks | 71,267 | 72,117 | 65,503 | 77,747 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository | 10,432 | 15,925 | 26,676 | 20,347 |
| Deposits by the State of New York | 228,586 | 224,253 | 193,760 | 227,369 |
| Other deposits secured by pledge of assets | 28,323 | 27,937 | 28,241 | 28,317 |
| Due depositors, not preferred | 2,305,549 | 2,359,535 | 2,413,618 | 2,511,990 |
| Due to trust companies, banks and bankers | 4,731 | 13,466 | 16,915 | 2,880 |
| Other liabilities | 19,414 | 7,732 | 25,505 | 43,060 |
| Total liabilities | \$2,995,530 | \$3,052,250 | \$3,111,033 | \$3,262,777 |

5. BANKERS TRUST COMPANY OF BUFFALO, BUFFALO

CLIFFORD HUBBELL, *President*.

[242 Main street; organized 1914]

CHARLES R. HUNTLEY, *Vice-President*.E. FLOYD BRANCH, *Treasurer*.RUSSELL J. H. HUTTON, *Vice-President*.WILLIAM HARDLEBEN, Jr., *Assistant Treasurer*.RAYMOND E. WINFIELD, *Vice-President*.C. RAY PHILLIPS, *Assistant Treasurer*.ALANSON E. THOMAS, *Assistant Treasurer*.ALVA L. DUTTON, *Secretary*.GEORGE F. RAND, Jr., *Assistant Secretary*.ARTHUR P. RODENBACH, *Assistant Treasurer*.FRANK H. GOODYEAR, *Assistant Treasurer*.

DIRECTORS

LANGDON ALBRIGHT,

L. GRAND S. DE GRAFF,

E. CORNING TOWNSEND,

HERBERT A. MELDRUM,

J. F. SCHOELLKOPF,

WALTER P. COOKE,

CLIFFORD HUBBELL,

CHARLES R. HUNTLEY,

GEORGE F. RAND,

J. F. SCHOELLKOPF, Jr.

HENRY P. SMITH.

RESOURCES

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 20, 1916 |
|---|---|--|---|--|
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$1,118,916 | \$1,434,681 | \$1,347,788 | \$999,009 |
| Private securities, market value..... | 2,335,186 | 3,284,635 | 3,237,969 | 2,759,955 |
| Real estate owned..... | 236,000 | 150,000 | 150,000 | 150,000 |
| Mortgages owned..... | | 342,000 | 327,000 | 374,000 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | | 1,600 | | |
| Loans and discounts secured by other collateral..... | 3,062,222 | 3,063,717 | 3,924,224 | 4,218,891 |
| Loans, discounts and bills purchased not secured by collateral..... | 341,864 | 507,445 | 576,377 | 640,896 |
| Due from trust companies, banks and bankers..... | 2,013,774 | 2,064,286 | 1,798,782 | 1,121,640 |
| Specie..... | 180,045 | 213,298 | 238,965 | 300,899 |
| Legal tender notes and notes of national banks..... | 33,650 | 14,400 | 15,800 | 20,800 |
| Federal reserve notes..... | | | 1,100 | 1,200 |
| Cash items..... | 6,483 | 713,051 | 8,960 | 19,444 |
| Customers' liability on acceptances (per contra, see Liabilities)..... | 360,200 | 75,000 | 75,000 | 1,000 |
| Assets not included in any of the above heads..... | 40,846 | 73,605 | 70,007 | 69,915 |
| Total resources..... | \$9,729,186 | \$11,938,473 | \$11,771,642 | \$10,677,639 |

LIABILITIES

| | | | | |
|--|-------------|--------------|--------------|--------------|
| Capital | \$1,000,000 | \$1,000,000 | \$1,000,000 | \$1,000,000 |
| Surplus, including all undivided profits (market value) | 383,226 | 392,563 | 469,528 | 542,760 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings banks | 762,774 | 764,933 | 764,634 | 769,951 |
| Due New York State savings and loan associations, credit unions and land bank ..... | ..... | 10,000 | 10,000 | 10,000 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository | 80,165 | 785,959 | 319,442 | 98,833 |
| Deposits by the State of New York | 575,000 | 537,000 | 470,000 | 622,000 |
| Other deposits secured by pledge of assets | 361,967 | 264,323 | 357,989 | 332,000 |
| Due depositors, not preferred | 5,569,213 | 7,530,205 | 7,201,520 | 6,705,760 |
| Due to trust companies, banks and bankers | 466,701 | 503,424 | 993,500 | 496,289 |
| Acceptances of drafts payable at a future date or authorized by commercial letters of credit | 360,200 | 75,000 | 75,000 | 1,000 |
| Other liabilities | 170,940 | 75,066 | 110,029 | 98,066 |
| Total liabilities | \$9,729,186 | \$11,938,473 | \$11,771,642 | \$10,677,639 |

6. BANKERS' TRUST COMPANY, NEW YORK CITY

| | | | |
|--|--|--|--------------------------|
| [16 Wall street; organised 1903] | | B. W. JONES, <i>Secretary</i> . | |
| SEWARD PROSSER, <i>President</i> . | H. F. WILSON, JR., <i>Vice-President</i> , | GUY RICHARDS, <i>Assistant Secretary</i> , | |
| D. E. POMEROY, <i>Vice-President</i> , | G. W. BENTON, <i>Cashier</i> , | P. D. BOGUE, <i>Assistant Secretary</i> , | |
| W. N. DUANE, <i>Vice-President</i> , | R. H. GILES, <i>Treasurer</i> , | R. G. PAGE, <i>Assistant Secretary</i> , | |
| F. I. KENT, <i>Vice-President</i> , | H. N. DUNHAM, <i>Assistant Treasurer</i> , | H. H. MARTIN, <i>Assistant Secretary</i> , | |
| F. N. B. CLOSE, <i>Vice-President</i> , | BEACH POLK, <i>Assistant Treasurer</i> , | H. B. WATT, <i>Assistant Secretary</i> , | |
| A. H. MARCKWALD, <i>Vice-President</i> , | J. F. SCHMID, <i>Assistant Treasurer</i> , | I. MICHAELS, <i>Trust Officer</i> , | |
| A. A. TILNEY, <i>Vice-President</i> , | | A. C. LIVINGSTON, <i>Assistant Trust Officer</i> . | |
| DIRECTORS | | | |
| STEPHEN BAKER, | F. N. B. CLOSE, | DANIEL E. POMEROY, | H. K. TWITCHELL, |
| SAMUEL G. BAYNE, | WILLIAM NORTH DUANE, | SEWARD PROSSER, | CORNELIUS N. BLISS, JR., |
| EDWIN M. BULKLEY, | F. I. KENT, | DANIEL G. REID, | THOMAS COCHRAN, |
| EDMUND C. CONVERSE, | T. DEWITT CUYLER, | EDWARD TOWNSEND, | H. C. McELDOWNNEY, |
| | HERBERT I. PRATT, | | |

RESOURCES

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 27, 1916 |
|---|--|---|--|---|
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$10,819,070 | \$10,447,822 | \$10,926,872 | \$11,203,606 |
| Private securities, market value..... | 46,288,439 | 41,817,021 | 43,202,438 | 39,924,063 |
| Real estate owned..... | 4,183,637 | 4,168,841 | 4,158,483 | 4,141,586 |
| Mortgages owned..... | 1,908,000 | 1,908,000 | 1,829,000 | 1,761,000 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 182,765 | 264,200 | 185,500 | 294,988 |
| Loans and discounts secured by other collateral..... | 146,473,349 | 146,755,468 | 134,802,110 | 124,294,903 |
| Loans, discounts and bills purchased not secured by collateral..... | 21,733,139 | 17,051,247 | 13,606,310 | 10,625,251 |
| Overdrafts..... | 27,928 | 95 | 3,560 | 6,303 |
| Due from trust companies, banks and bankers..... | 21,072,994 | 18,411,002 | 17,327,190 | 23,231,700 |
| Specie..... | 22,025,179 | 20,531,934 | 21,062,661 | 17,244,132 |
| Legal tender notes and notes of national banks..... | 32,195 | 27,700 | 5,200,210 | 117,465 |
| Federal reserve notes..... | 21,110 | 20,115 | 22,205 | 60,000 |

| | | | | |
|--|----------------------|----------------------|----------------------|----------------------|
| Cash items..... | 7,685,460 | 18,676,481 | 5,858,563 | 10,986,843 |
| Customers' liability on acceptances (per contra, see Liabilities)..... | 5,169,522 | 9,333,834 | 8,957,597 | 10,556,405 |
| Assets not included in any of the above heads..... | 2,394,834 | 2,224,298 | 2,390,905 | 2,809,855 |
| Total resources..... | \$289,997,621 | \$291,638,058 | \$269,533,664 | \$257,257,789 |

LIABILITIES

| | | | | |
|---|----------------------|----------------------|----------------------|----------------------|
| Capital..... | \$10,000,000 | \$10,000,000 | \$10,000,000 | \$10,000,000 |
| Surplus, including all undivided profits (market value)..... | 15,914,179 | 15,498,791 | 16,402,976 | 17,016,562 |
| Preferred deposits, viz.:..... | | | | |
| Due New York State savings banks..... | 6,674,568 | 7,140,729 | 9,504,801 | 7,397,499 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary..... | 15,001,507 | 29,725,315 | 17,430,982 | 16,959,985 |
| Deposits by the Superintendent of Banks of the State of New York..... | 1,806 | 1,698 | 1,304 | 1,179 |
| Other deposits secured by pledge of assets..... | 1,100,097 | 1,121,824 | 1,160,220 | 1,308,913 |
| Deposits not otherwise preferred..... | 52,990 | 31,895 | 31,895 | 31,895 |
| Due depositors, not preferred..... | 164,096,096 | 156,004,937 | 162,076,341 | 148,402,320 |
| Due to trust companies, banks and bankers..... | 70,804,084 | 62,346,326 | 42,960,974 | 44,249,170 |
| Acceptances of drafts payable at a future date or authorized by commercial letters of credit..... | 5,169,522 | 9,333,834 | 8,957,597 | 10,556,405 |
| Other liabilities..... | 1,182,772 | 432,709 | 946,574 | 1,333,861 |
| Total liabilities..... | \$289,997,621 | \$291,638,058 | \$269,533,664 | \$257,257,789 |

7. BROADWAY TRUST COMPANY, NEW YORK CITY

[233 Broadway; organized 1902]

FREDERIC G. LEE, *President*. JOHN WILLIAMS, *Secretary*.
 M. M. BELDING, *Jr.*, *Vice-President*. L. L. HOPKINS, *Assistant Secretary*.
 ALEX. C. SNYDER, *Vice-President*. LEONARD F. MAYR, *Assistant Secretary*.
 WILLIAM GAMBLE, *Vice-President*. GEORGE W. BERRY, *Assistant Secretary*.
 LOUIS S. QUIMBY, *Vice-President*. ROBERT L. SMITH, *Assistant Secretary*.

DIRECTORS

M. M. BELDING, JOHN H. FLAGLER, F. A. M. BURRELL, EMANUEL GERLI, LEWIS E. PIERSON,
 M. M. BELDING, JR., HORACE HAVEMEYER, JAMES CLARKE, WALTER M. GLADDING, THEO. F. WHITMARSH,
 EUGENE S. BENJAMIN, GEO. C. MEYER, WILLIAM K. DICK, FREDERIC G. LEE, JOHN H. LOVE,
 WILLIAM C. BREED, J. L. REISS, WARREN CRUIKSHANK, ADAM K. LUKE, JOHN J. PULLEYN.

| RESOURCES | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 30, 1916 | Statement of condition Nov. 20, 1916 |
|---|--|---|--|---|
| | | | | |
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$1,969,345 | \$2,328,363 | \$2,266,521 | \$2,671,599 |
| Private securities, market value..... | 1,639,550 | 1,620,112 | 1,475,080 | 1,480,089 |
| Real estate owned..... | 649,350 | 122,350 | 122,350 | 107,350 |
| Mortgages owned..... | | 813,100 | 876,750 | 906,350 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 282,950 | 233,024 | 230,668 | 233,806 |
| Loans and discounts secured by other collateral..... | 4,238,513 | 5,898,245 | 6,107,985 | 7,205,974 |
| Loans, discounts and bills purchased not secured by collateral..... | 9,626,638 | 9,231,695 | 9,972,505 | 9,477,189 |
| Overdrafts..... | 160 | 1,191 | 778 | 425 |
| Due from trust companies, banks and bankers..... | 3,684,074 | 3,659,641 | 3,610,456 | 3,897,447 |
| Specie..... | 1,969,776 | 2,084,205 | 2,451,152 | 2,616,149 |
| Legal tender notes and notes of national banks..... | 214,485 | 258,520 | 262,020 | 235,690 |
| Federal reserve notes..... | 27,320 | 10,600 | 21,090 | 42,820 |

| | | | | |
|---|---------------------|---------------------|---------------------|---------------------|
| Cash items..... | 945,020 | 1,175,456 | 1,361,475 | 1,371,767 |
| Customers' liability on acceptances (per contra, see Liabilities)..... | 450,686 | 1,043,668 | 970,212 | 1,417,466 |
| Assets not included in any of the above heads..... | 177,807 | 180,213 | 187,295 | 185,099 |
| Total resources..... | \$25,918,024 | \$28,660,483 | \$29,916,337 | \$31,849,220 |
| LIABILITIES | | | | |
| Capital..... | \$1,500,000 | \$1,500,000 | \$1,500,000 | \$1,500,000 |
| Surplus, including all undivided profits (market value)..... | 920,879 | 937,557 | 957,785 | 954,189 |
| Preferred deposits, viz.:..... | | | | |
| Due New York State savings banks..... | 1,184,942 | 1,193,743 | 1,219,802 | 1,317,936 |
| Due New York State savings and loan associations, credit unions and land bank..... | 48,696 | 56,832 | 45,049 | 56,368 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary..... | 65,982 | 61,116 | 66,012 | 90,260 |
| Deposits by the Superintendent of Banks of the State of New York..... | 10,000 | 10,000 | 5,000 | ..... |
| Other deposits secured by pledge of assets..... | 791,247 | 793,252 | 991,913 | 987,953 |
| Deposits otherwise preferred..... | 19,602,920 | ..... | ..... | ..... |
| Due depositors, not preferred..... | 1,210,862 | 21,840,218 | 22,370,168 | 24,124,601 |
| Due to trust companies, banks and bankers..... | ..... | 1,078,037 | 1,650,427 | 1,252,131 |
| Acceptances of drafts payable at a future date or authorized by commercial letters of credit..... | 470,616 | 1,054,311 | 997,670 | 1,428,290 |
| Other liabilities..... | 111,880 | 135,417 | 112,511 | 137,492 |
| Total liabilities..... | \$25,918,024 | \$28,660,483 | \$29,916,337 | \$31,849,220 |

8. BROOKLYN TRUST COMPANY, BROOKLYN

EDWIN P. MAYNARD, *President*.

[177 Montague street; chartered 1866]

WILLARD P. SCHENCK, *Secretary*.DAVID H. LANNAN, *Vice-President*.WILLIS McDONALD, Jr., *Vice-President*.HORACE W. FARRELL, *Assistant Secretary*.FRANK J. W. DILLER, *Vice-President*.AUSTIN W. PENCHORN, *Assistant Secretary*.FREDERICK B. LINDSAY, *Assistant Secretary*.FREDERICK T. ALDRIDGE, *Vice-President*.GILBERT H. THIRKIELD, *Assistant Secretary*.HERBERT U. SILLECK, *Assistant Secretary*.

TRUSTEES

FRANK L. BABBOTT,

JOHN H. EMANUEL, Jr.,

DAVID H. LANMAN,

HOWARD W. MAXWELL,

ROBERT L. PIERREPONT,

WALTER ST. J. BENEDICT,

GEORGE M. BOARDMAN,

EDWIN P. MAYNARD,

HAROLD I. PRATT,

SAMUEL W. BOOCOCK,

WILLIAM HESTER,

FRANK LYMAN,

WILLIS L. OGDEN,

CLINTON L. ROSSITER,

WILLIAM N. DYKMAN,

FRANCIS L. HINE,

FRANK C. MUNSON,

JOSEPH E. OWENS,

HENRY F. NOYES,

EDGAR M. CULLEN,

J. H. WALLBRIDGE,

ALEXANDER M. WHITE,

WILLIS D. WOOD,

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Federal reserve notes.....

Cash items.....

Assets not included in any of the above heads.....

Total resources.....

| Statement of conditions March 17, 1916 | Statement of conditions June 30, 1916 | Statement of conditions Sept. 30, 1916 | Statement of conditions Nov. 20, 1916 |
|---|--|---|--|
| \$6,753,107 | \$5,285,812 | \$5,113,176 | \$4,549,425 |
| 19,487,200 | 18,341,001 | 18,389,881 | 18,486,221 |
| 919,690 | 990,711 | 1,053,643 | 1,155,669 |
| 1,415,000 | 1,594,512 | 1,814,012 | 1,646,600 |
| 454,011 | 479,346 | 461,900 | 536,500 |
| 5,747,226 | 9,030,226 | 5,395,939 | 8,576,393 |
| 1,738,568 | 1,906,250 | 1,853,752 | 1,703,314 |
| 1,460 | 6,716 | 1,077 | 508 |
| 4,217,708 | 4,911,683 | 4,673,702 | 2,724,040 |
| 2,481,959 | 2,508,438 | 2,196,664 | 2,631,956 |
| 350,885 | 560,975 | 725,250 | 523,985 |
| 20,815 | 24,365 | 29,990 | 29,515 |
| 362,030 | 1,236,240 | 436,173 | 1,302,944 |
| 391,433 | 409,223 | 416,113 | 423,912 |
| \$44,305,890 | \$47,284,492 | \$42,561,292 | \$44,260,962 |

LIABILITIES

| | | | | |
|--|--------------|--------------|--------------|--------------|
| Capital | \$1,500,000 | \$1,500,000 | \$1,500,000 | \$1,500,000 |
| Surplus, including all undivided profits (market value) | 3,817,474 | 3,990,954 | 4,031,398 | 4,398,423 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings banks | 3,089,672 | 3,146,477 | 3,141,455 | 3,061,264 |
| Due New York State savings and loan associations, credit unions and land bank | 5,346 | 2,745 | 3,594 | 2,945 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository | 1,653,038 | 2,860,410 | 1,854,972 | 2,190,447 |
| Deposits by the Superintendent of Banks of the State of New York | 5,000 | 5,000 | 5,000 | 5,000 |
| Other deposits secured by pledge of assets | 460,297 | 466,628 | 469,036 | 622,167 |
| Due depositors, not preferred | 33,356,829 | 34,940,098 | 31,063,676 | 32,224,990 |
| Due to trust companies, banks and bankers | 114,387 | 41,759 | 133,221 | 84,161 |
| Other liabilities | 323,847 | 330,423 | 358,940 | 201,585 |
| Total liabilities | \$44,305,890 | \$47,284,492 | \$42,561,292 | \$44,290,982 |

9. BUFFALO TRUST COMPANY, BUFFALO

(Formerly Buffalo Loan, Trust and Safe Deposit Company)

ALFRED A. BERRICK, *President.*J. FRANKLIN MESSER, *Vice-President.*

(449 Main street; chartered 1881)

OSCAR C. MILLER, *Assistant Secretary.*THOS. R. WOLFE, *Assistant Secretary.*

TRUSTEES

ALFRED A. BERRICK, Wm. G. HOUCK.

ARNOLD B. WATSON, LINCOLN A. GROAT.

GEORGE P. URBAN, MYRON S. HALL.

GEO. C. LAUB, JOHN B. WINKLER.

JOHN A. MILLER.

L. FRANKLIN MESSER, FRANK P. PERSONS.

WILLIAM R. HUNTLEY, WILLIAM C. RUSSELL.

E. L. MILLER.

VALENTINE P. YOUNG.

EUGENE TANKE.

GEORGE URBAN, Jr.

CLARENCE H. LITTELL.

MYRON S. HALL, *Secretary.*FRANK R. COLLINS, *Trust Officer.*

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Federal reserve notes.....

Cash items.....

Assets not included in any of the above heads.....

Total resources.....

| Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 30, 1916 | Statement of condition Nov. 30, 1916 |
|--|---|--|---|
| \$109,112 | \$65,225 | \$67,018 | \$65,625 |
| 1,479,916 | 1,852,181 | 1,901,347 | 2,096,283 |
| 5,283 | 5,283 | 5,283 | 5,283 |
| 1,106,917 | 1,141,191 | 1,131,637 | 1,136,367 |
| 101,320 | 77,841 | 97,456 | 125,859 |
| 1,425,176 | 1,583,758 | 1,910,112 | 2,247,317 |
| 554,583 | 839,385 | 876,996 | 914,068 |
| 10 | 29 | 47 | 2 |
| 392,704 | 372,923 | 451,906 | 589,279 |
| 58,500 | 48,508 | 52,614 | 68,568 |
| 75,940 | 92,861 | 96,798 | 60,498 |
| ..... | 8,245 | 8,460 | 14,175 |
| 12,341 | 51,192 | 44,519 | 113,654 |
| 62,278 | 47,805 | 72,027 | 86,085 |
| \$5,471,090 | \$6,186,437 | \$6,716,230 | \$7,503,043 |

LIABILITIES

| | | | | |
|---|-------------|-------------|-------------|-------------|
| Capital..... | \$250,000 | \$250,000 | \$250,000 | \$500,000 |
| Surplus, including all undivided profits (market value)..... | 174,650 | 204,988 | 210,645 | 464,548 |
| Preferred deposits viz.: | | | | |
| Due New York State savings banks..... | 251,104 | 302,303 | 301,690 | 426,957 |
| Due New York State savings and loan associations, credit unions and land bank..... | 20,542 | 28,911 | 17,141 | 16,377 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 310,128 | 223,794 | 145,764 | 191,110 |
| Deposits by the State of New York..... | 200,000 | 170,000 | 145,000 | 200,000 |
| Deposits by the Superintendent of Banks of the State of New York..... | 10,000 | 10,000 | 10,000 | 5,000 |
| Other deposits secured by pledge of assets..... | 51,076 | 33,286 | 178,648 | 140,807 |
| Due depositors, not preferred..... | 4,096,249 | 4,821,986 | 5,251,197 | 5,282,347 |
| Due to trust companies, banks and bankers..... | 15,538 | 75,573 | 83,801 | 137,638 |
| Other liabilities..... | 91,743 | 65,596 | 122,344 | 138,259 |
| Total liabilities..... | \$5,471,090 | \$6,186,437 | \$6,716,230 | \$7,503,043 |

10. CENTRAL CITY TRUST COMPANY, SYRACUSE

JOHN S. GRAY, *President.*

[East Washington street; organized 1914]

L. D. HOLMES, *Secretary.*W. SNOWDON SMITH, *Vice-President.*CHAS. E. CHAPPELL, *Vice-President.*

DIRECTORS

ANTON V. ALTMANN,
FRANK R. CANDEE,
CHARLES E. CHAPPELL,
D. RAYMOND COBB,
CHARLES E. COONEY,
T. FRANK DOLAN,

ALBERT E. MCCHESNEY,
FREDERICK MARTY, Sr.,
Wm. MUENCH,
ANDREW H. POND,
Wm. F. RAFFERTY,
WILLIAM RUBIN,

DOUGLAS A. WHITE,
LOUIS WILL,
ERNEST A. YOUNG,
HENRY W. COOK,
GEO. C. HANFORD,
NICHOLAS G. PETERS.

RESOURCES

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 29, 1916 |
|--|---|--|---|--|
| Stock and bond investments, viz.: | | | | |
| Public securities, market value | \$221,790 | \$181,643 | \$208,025 | \$243,978 |
| Private securities, market value | 163,615 | 252,073 | 264,356 | 223,270 |
| Mortgages owned | 262,100 | 261,600 | 271,600 | 271,600 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral | 45,145 | 65,805 | 67,277 | 53,350 |
| Loans and discounts secured by other collateral | 661,339 | 692,392 | 760,279 | 865,118 |
| Loans, discounts and bills purchased not secured by collateral | 743,705 | 819,479 | 919,957 | 925,328 |
| Overdrafts | 121 | 78 | 46 | 33 |
| Due from trust companies, banks and bankers | 159,565 | 272,515 | 365,227 | 444,023 |
| Specie | 12,894 | 18,062 | 17,716 | 17,716 |
| Legal tender notes and notes of national banks | 62,004 | 65,000 | 75,695 | 83,512 |
| Federal reserve notes . . . . . | ..... | 1,478 | 2,000 | 3,500 |
| Cash items | 13,920 | 37,011 | 8,388 | 31,707 |
| Assets not included in any of the above heads | 25,064 | 26,884 | 28,989 | 29,544 |
| Total resources | \$2,371,262 | \$2,694,040 | \$2,990,059 | \$3,192,679 |

LIABILITIES

| | | | | |
|---|-------------|-------------|-------------|-------------|
| Capital..... | \$300,000 | \$300,000 | \$300,000 | \$300,000 |
| Surplus, including all undivided profits (market value)..... | 318,037 | 321,086 | 320,193 | 324,765 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings banks..... | 125,000 | 125,000 | 175,000 | 175,000 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 5,000 | 5,768 | 5,768 | 9,079 |
| Deposits by the State of New York..... | 322,000 | 283,008 | 318,008 | 325,000 |
| Deposits otherwise preferred..... | ..... | 10,114 | 10,114 | 50,114 |
| Due depositors, not preferred..... | 1,286,005 | 1,643,836 | 1,832,781 | 1,941,804 |
| Due to trust companies, banks and bankers..... | 1,526 | 3,605 | 10,787 | 40,327 |
| Other liabilities..... | 13,694 | 1,623 | 17,408 | 26,590 |
| Total liabilities..... | \$2,371,262 | \$2,694,040 | \$2,990,059 | \$3,192,679 |

II. CENTRAL TRUST COMPANY OF NEW YORK, NEW YORK CITY

J. N. WALLACE, *President*.
 E. F. HYDE, *Vice-President*,
 D. OLCOTT, *Vice-President*,
 G. W. DAVISON, *Vice-President*,

[54 Wall street; organized 1873]
 F. B. SMIDT, *Vice-President*,
 FREDERIC J. FULLER, *Vice-President*,
 OSCAR L. COLES, *Assistant Secretary*,

M. FERGUSON, *Secretary*.
 C. P. STALLKNECHT, *Assistant Secretary*,
 GEORGE J. CORBETT, *Assistant Secretary*,
 H. C. HOLT, *Assistant Secretary*.

TRUSTEES

G. MACCULLOCH MILLER, JAMES C. BRADY,
 JAMES N. JARVIE, CORNELIUS N. BLISS, Jr.,
 JAMES N. WALLACE, DUDLEY OLCOTT,

EDWIN THORNE,
 ADRIAN ISELIN, Jr.,
 E. FRANCIS HYDE,
 JACOB H. SCHIFF,

HENRY EVANS,
 DUDLEY OLCOTT, 2d.,
 MILTON FERGUSON,
 GEORGE W. DAVISON,
 CHARLES LANIER,
 AUGUSTUS D. JULLIARD,
 HENRY D. BABCOCK.

RESOURCES

Stock and bond investments, viz.:
 Public securities, market value
 Private securities, market value
 Real estate owned
 Mortgages owned
 Loans and discounts secured by bond and mortgage, deed or other real estate collateral
 Loans and discounts secured by other collateral
 Loans, discounts and bill purchased not secured by collateral
 Overdrafts
 Due from trust companies, banks and bankers
 Specie
 Legal tender notes and notes of national banks
 Federal reserve notes
 Cash items
 Customers' liability on acceptances (per contra, see Liabilities)
 Assets not included in any of the above heads
 Total resources

| Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 29, 1916 |
|--|---|--|---|
| \$13,803,425 | \$14,774,786 | \$12,141,524 | \$9,883,274 |
| 32,589,893 | 28,734,552 | 22,677,982 | 18,116,428 |
| 1,400,152 | 1,468,392 | 1,461,380 | 1,471,277 |
| 547,393 | 571,793 | 447,808 | 390,808 |
| 280,186 | 303,638 | 282,538 | 398,311 |
| 54,499,709 | 55,341,369 | 56,878,629 | 68,090,355 |
| 17,054,427 | 25,349,221 | 22,166,433 | 20,317,330 |
| 375 | 267 | 421 | 122 |
| 42,290,977 | 34,056,338 | 59,072,259 | 49,427,623 |
| 11,971,512 | 12,496,807 | 12,581,248 | 12,980,520 |
| 165,875 | 147,245 | 57,250 | 94,250 |
| 39,750 | 27,800 | 42,700 | 56,409 |
| 751 | 669 | 120 | 618 |
| 1,000,000 | 1,000,000 | 1,449,999 | 1,649,999 |
| 1,089,982 | 1,211,642 | 1,141,038 | 862,995 |
| \$176,714,407 | \$175,484,519 | \$190,401,329 | \$183,640,310 |

LIABILITIES

| | | | | |
|--|---------------|---------------|---------------|---------------|
| Capital | \$3,000,000 | \$3,000,000 | \$5,000,000 | \$5,000,000 |
| Surplus, including all undivided profits (market value) | 17,746,750 | 18,258,793 | 16,517,543 | 16,460,775 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings banks | 222,149 | 225,455 | 225,455 | 225,455 |
| Due New York State savings and loan associations, credit unions and land bank | | | | 39 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository | | | | |
| Due depositors, not preferred | 1,282,186 | 2,485,847 | 1,033,329 | 1,068,508 |
| Due to trust companies, banks and bankers | 134,771,162 | 136,103,550 | 139,546,123 | 141,112,388 |
| Acceptances of drafts payable at a future date or authorized by commercial letters of credit | 17,302,887 | 13,785,466 | 25,158,302 | 16,144,803 |
| Other liabilities | 1,000,000 | 1,000,000 | 1,449,999 | 1,649,999 |
| | 1,389,273 | 625,408 | 1,470,578 | 1,978,343 |
| Total liabilities | \$176,714,407 | \$175,484,519 | \$190,401,329 | \$183,640,310 |

12. CHEMUNG CANAL TRUST COMPANY, ELMIRA

RAY TOMPKINS, *President*. [415 East Water street; organised 1902 as Elmira Trust Company] EDWARD O. ELDRIDGE, *Secretary*.
 JAMES B. RATHBONE, *Vice-President*. EDWARD J. DUNN, *Treasurer*. F. E. SACKETT, *Cashier*.

DIRECTORS

WILLIAM H. LOVELL, W. S. McCORD, FREDERICK B. SMITH, J. ARNOT RATHBONE, ALEXANDER D. FALCK,
 ISAAC BALDWIN, E. E. BUCHANAN, FRED D. HERRICK, JAMES B. RATHBONE, RAY TOMPKINS.
 J. SCOTT BALDWIN, B. S. CHAMBERLIN, DANIEL SHEEHAN, FREDERICK W. SWAN, EDWARD O. ELDRIDGE.
 H. C. MANDEVILLE.

RESOURCES

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 29, 1916 |
|---|---|--|---|--|
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$861,713 | \$861,872 | \$958,385 | \$950,997 |
| Private securities, market value..... | 1,426,511 | 1,365,736 | 1,389,762 | 1,359,897 |
| Real estate owned..... | 11,423 | 11,423 | 11,423 | 11,423 |
| Mortgages owned..... | 56,550 | 50,150 | 55,700 | 55,700 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 150,824 | 218,150 | 246,422 | 233,936 |
| Loans and discounts secured by other collateral..... | 1,062,161 | 1,223,499 | 1,233,243 | 1,325,278 |
| Loans, discounts and bills purchased not secured by collateral..... | 1,928,345 | 1,933,213 | 1,764,863 | 1,777,235 |
| Overdrafts..... | 1,062 | 515 | 9,036 | 931 |
| Due from trust companies, banks and bankers..... | 646,656 | 550,667 | 582,424 | 430,785 |
| Specie..... | 209,212 | 223,922 | 213,178 | 139,778 |
| Legal tender notes and notes of national banks..... | 90,229 | 153,090 | 106,264 | 142,338 |
| Federal reserve notes..... | 11,000 | 15,000 | 4,015 | 3,500 |
| Cash items..... | 22,561 | 55,176 | 35,480 | 42,886 |
| Assets not included in any of the above heads..... | 22,822 | 21,119 | 28,780 | 43,622 |
| Total resources..... | \$6,501,059 | \$6,683,532 | \$6,638,975 | \$6,518,306 |

LIABILITIES

| | | | | |
|---|-------------|-------------|-------------|-------------|
| Capital..... | \$600,000 | \$600,000 | \$600,000 | \$600,000 |
| Surplus, including all undivided profits (market value)..... | 586,920 | 576,898 | 565,353 | 613,903 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings banks..... | 72,674 | 47,273 | 83,518 | 74,614 |
| Due New York State savings and loan associations, credit unions and land bank..... | 9,299 | 7,580 | 12,581 | 7,629 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 16,317 | 12,101 | 15,286 | 11,227 |
| Deposits by the State of New York..... | 450,000 | 345,000 | 385,000 | 450,000 |
| Other deposits secured by pledge of assets..... | 52,946 | 54,905 | 52,925 | 54,878 |
| Due depositors, not preferred..... | 4,590,927 | 4,885,557 | 4,841,676 | 4,597,807 |
| Due to trust companies, banks and bankers..... | 31,043 | 21,357 | 41,899 | 8,695 |
| Other liabilities..... | 90,933 | 88,304 | 85,294 | 99,553 |
| Total liabilities..... | \$6,501,059 | \$6,638,975 | \$6,683,532 | \$6,518,306 |

13. CITIZENS COMMERCIAL TRUST COMPANY, BUFFALO

WILLIAM H. CROSBY, *President.*E. B. CLARE-AVERY, *Secretary.*

[Ellicott square, organized 1916]

WILLIAM H. ANDREWS, *Vice-President.*SYDNOR J. TUCKER, *Vice-President.*WILLIAM F. CHACE, *Assistant Secretary.*NORMAN A. MACDONALD, *Vice-President.*ROBERT C. GAUPP, *Treasurer.*B. M. NORCROSS, *Assistant Secretary.*ROY H. GRIFFIN, *Vice-President.*LEO B. SEITZ, *Assistant Secretary.*H. G. HOFFMAN, *Assistant Secretary.*

DIRECTORS

WILLIAM H. ANDREWS,

WILLIAM H. CROSBY,

R. T. JONES,

F. E. WATTLES,

J. J. SIEGRIST,

JOSEPH BLOCK,

LAURENS ENOS,

ARCHER A. LANDON,

WM. F. WENDT,

ALBERT D. SIKES,

EMANUEL BOASBERG,

S. J. TUCKER,

NORMAN A. MACDONALD,

HENRY D. MILES,

WILLIAM SIMON,

ADAM E. CORNELIUS,

ROY H. GRIFFIN,

WM. F. MACGLASHAN,

EDWIN S. MILLER,

EARL T. WILLIAMS,

EDW. B. HOLMES,

J. H. McNULTY,

JOHN C. SCHENK,

J. FRED ZELLER,

W. H. SCHOELLKOPF,

RESOURCES

Stock and bond investment, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 28, 1916 |
|---|---|--|---|--|
| Stock and bond investment, viz.: | | | | |
| Public securities, market value..... | | | \$380,578 | \$1,895,975 |
| Private securities, market value..... | | | 1,634,040 | 144,000 |
| Real estate owned..... | | | 96,150 | 96,150 |
| Mortgages owned..... | | | 13,300 | 13,300 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | | | 379,242 | 384,835 |
| Loans and discounts secured by other collateral..... | | | 1,244,983 | 1,901,912 |
| Loans, discounts and bills purchased not secured by collateral..... | | | 3,773,349 | 5,096,755 |
| Overdrafts..... | | | 1,924 | 737 |
| Due from trust companies, banks and bankers..... | | | 2,026,330 | 2,629,227 |
| Specie..... | | | 20,351 | 33,940 |
| Legal tender notes and notes of national banks..... | | | 330,592 | 417,115 |

| | | | |
|--|-------|--------------|--------------|
| Federal reserve notes..... | ..... | 3,905 | 2,500 |
| Cash items..... | ..... | 101,034 | 162,887 |
| Assets not included in any of the above heads..... | ..... | 33,550 | 3,882 |
| Total resources..... | ..... | \$10,039,308 | \$12,763,235 |

LIABILITIES

| | | | |
|--|-------|--------------|--------------|
| Capital..... | ..... | \$1,250,000 | \$1,250,000 |
| Surplus, including all undivided profits (market value)..... | ..... | 1,257,501 | 1,258,409 |
| Preferred deposits, viz.: | | | |
| Due New York State savings banks..... | ..... | 350,000 | 820,000 |
| Due New York State savings and loan associations, credit unions and land bank..... | ..... | 47,496 | 35,705 |
| Deposits by the State of New York..... | ..... | 75,000 | 350,000 |
| Other deposits secured by pledge of assets..... | ..... | 614,417 | 489,885 |
| Due depositors, not preferred..... | ..... | 5,949,847 | 7,640,240 |
| Due to trust companies, banks and bankers..... | ..... | 447,262 | 808,994 |
| Other liabilities..... | ..... | 47,785 | 95,002 |
| Total liabilities..... | ..... | \$10,039,308 | \$12,763,235 |

14. CITIZENS' TRUST COMPANY OF FREDONIA, FREDONIA

E. L. COLVIN, *President.*
 S. H. ALBRO, *Vice-President.*
 F. W. CASE, *Vice-President.*

[1 East Main street; organized 1906]
 B. BELDEN, *Treasurer.*

F. L. SACKETT, *Secretary.*
 H. L. CUMMING, *Cashier.*
 H. G. WOOD, *Assistant Cashier.*

DIRECTORS

S. H. ALBRO, F. M. ROESCH, B. BELDEN,
 E. L. COLVIN, F. L. SACKETT, L. ROESCH,
 H. LEWORTHY, G. T. HAMMOND, F. W. CASE,
 W. M. BLACKSTONE, H. L. CUMMING,

J. H. LARDER, F. MERZ,
 H. CARD, J. M. ZAHM,
 B. F. SIMONS, R. W. WRIGHT,
 E. N. BUTTON.

| RESOURCES | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 20, 1916 |
|---|---|--|---|--|
| | | | | |
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$37,237 | \$107,619 | \$127,635 | \$129,440 |
| Private securities, market value..... | 166,290 | 180,150 | 169,199 | 200,738 |
| Real estate owned..... | 26,000 | 26,000 | 26,000 | 26,000 |
| Mortgages owned..... | 78,034 | 84,607 | 86,432 | 80,657 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 33,000 | 33,334 | 30,000 | 36,800 |
| Loans and discounts secured by other collateral..... | 85,000 | 80,593 | 82,670 | 74,200 |
| Loans, discounts and bills purchased not secured by collateral..... | 221,465 | 224,771 | 222,560 | 232,125 |
| Overdrafts..... | 441 | 600 | 539 | 282 |
| Due from trust companies, banks and bankers..... | 48,540 | 55,473 | 57,494 | 99,339 |
| Specie..... | 15,632 | 16,394 | 17,203 | 23,083 |
| Legal tender notes and notes of national banks..... | 12,000 | 10,000 | 11,000 | 9,000 |
| Federal reserve notes..... | 1,000 | 1,000 | 1,000 | 1,000 |
| Cash items..... | 3,875 | 166 | 263 | 1,076 |
| Assets not included in any of the above heads..... | 6,003 | 2,002 | 6,003 | 6,002 |
| Total resources..... | \$784,517 | \$822,709 | \$837,998 | \$919,742 |

LIABILITIES

| | | | | |
|---|-----------|-----------|-----------|-----------|
| Capital..... | \$100,000 | \$100,000 | \$100,000 | \$100,000 |
| Surplus, including all undivided profits (market value)..... | 61,760 | 62,764 | 65,189 | 67,627 |
| Preferred deposits, viz.: | | | | |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 11,447 | 7,765 | 7,125 | 9,909 |
| Deposits by the State of New York..... | 15,000 | 15,000 | 15,000 | ..... |
| Other deposits secured by pledge of assets..... | 5,265 | 5,265 | 5,331 | 5,331 |
| Due depositors, not preferred..... | 582,843 | 624,884 | 636,649 | 726,674 |
| Due to trust companies, banks and bankers..... | ..... | 328 | 2 | ..... |
| Other liabilities..... | 8,202 | 6,703 | 8,702 | 10,201 |
| Total liabilities..... | \$784,517 | \$822,709 | \$837,998 | \$919,742 |

15. THE CITIZENS' TRUST COMPANY OF PATCHOGUE, PATCHOGUE

WALTER S. ROSE, *President*.
 FRANK A. REMINGTON, *Vice-President*, [Organized 1916]
 WINFIELD S. BENNETT, *Vice-President*, SIDNEY N. GERARD, *Secretary*.
 HENRY L. RIETH, *Assistant Secretary*.

DIRECTORS

JEROME W. ACKERLY, JAMES A. CANFIELD, E. E. HAWKINS, JR., JOHN R. VUNK.
 JOSEPH BAILEY, SHERMAN GERARD, NELSON MCBRIDE, S. MILLARD WEEKS.
 W. S. BENNETT, SIDNEY N. GERARD, R. S. PELLETREAU, EMERSON G. TERRELL, MILTON G. WIGGINS.

| RESOURCES | | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 20, 1916 |
|---|--|---|--|---|--|
| Stock and bond investments, viz.: | | | | | |
| Public securities, market value. | | | \$102,259 | \$107,999 | \$107,728 |
| Private securities, market value. | | | 150,125 | 180,495 | 188,627 |
| Mortgages owned. | | | 8,000 | 22,000 | 33,700 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral. | | | 10,000 | 10,000 | 10,300 |
| Loans and discounts secured by other collateral. | | | 45,887 | 52,200 | 35,605 |
| Loans, discounts and bills purchased not secured by collateral. | | | 374,210 | 431,615 | 374,411 |
| Overdrafts. | | | 5 | 111 | 3 |
| Due from trust companies, banks and bankers. | | | 144,345 | 68,741 | 84,490 |
| Specie. | | | 31,385 | 35,079 | 23,988 |
| Legal tender notes and notes of national banks. | | | 9,345 | 7,340 | 3,825 |
| Federal reserve notes. | | | 310 | 400 | 845 |
| Cash items. | | | 4,146 | 4,309 | 3,178 |
| Assets not included in any of the above heads. | | | 14,855 | 11,418 | 11,761 |
| Total resources. | | | 894,872 | 931,707 | 878,461 |

LIABILITIES

| | | | |
|--|-----------|-----------|-----------|
| Capital | \$100,000 | \$100,000 | \$100,000 |
| Surplus, including all undivided profits (market value) | 51,874 | 53,298 | 58,118 |
| Preferred deposits, viz.: | | | |
| Due New York State savings banks | 10,000 | 10,000 | 10,000 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository | | | 3,000 |
| Deposits by the State of New York | 6,000 | 6,000 | 6,000 |
| Other deposits secured by pledge of assets | 15,204 | 17,099 | 19,018 |
| Due depositors, not preferred | 695,361 | 738,373 | 674,711 |
| Due to trust companies, banks and bankers | 498 | 1,557 | 1,709 |
| Other liabilities | 15,935 | 5,380 | 5,905 |
| Total liabilities | \$894,872 | \$931,707 | \$878,461 |

16. THE CITIZENS' TRUST COMPANY OF SCHENECTADY, N. Y.

WM. G. SCHERMERHORN, *President*.

[434 State street; organized 1908 as Security Trust Company]

WM. G. SHAIBLE, *Treasurer*.JAMES W. YELVERTON, *Vice-President*,GEORGE W. FEATHERSTONHAUGH, *Vice-President*.FRANK D. KING, *Secretary*.

DIRECTORS

JOHN ALLEN,
 CLEMENT W. BAILEY,
 HENRY S. D'FOREST,
 LOUIS FAUST,
 JOHN C. VAN VOAST,

G. W. FEATHERSTON-
 HAUGH,
 JOHN F. HORMAN,
 HENRY HORSTMAYER,
 CHARLES F. VEEDER,

JAMES B. MCKAIN,
 WILLIAM G. NICKLAS,
 ALVIN J. QUACKENBUSH,
 WM. G. SCHERMERHORN,
 ABRAHAM G. VEEDER,

N. I. SCHERMERHORN,
 WILLIAM G. SHAIBLE,
 CHARLES S. SMITH,
 MARTIN P. SWART,
 JAMES W. YELVERTON.

RESOURCES

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 29, 1916 |
|---|---|--|---|--|
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$199,518 | \$199,578 | \$206,590 | \$258,487 |
| Private securities, market value..... | 968,188 | 1,063,947 | 1,203,621 | 1,311,087 |
| Mortgages owned..... | 165,200 | 160,150 | 171,950 | 177,400 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 44,070 | 49,990 | 38,830 | 42,123 |
| Loans and discounts secured by other collateral..... | 139,419 | 156,000 | 111,849 | 76,801 |
| Loans, discounts and bills purchased not secured by collateral..... | 953,021 | 983,342 | 982,567 | 1,017,676 |
| Overdrafts..... | 218 | 17 | 189 | 22 |
| Due from trust companies, banks and bankers..... | 547,885 | 575,665 | 493,212 | 542,357 |
| Specie..... | 26,718 | 28,495 | 30,995 | 26,286 |
| Legal tender notes and notes of national banks..... | 110,534 | 100,406 | 195,610 | 121,161 |
| Federal reserve notes..... | 1,050 | 2,000 | 4,000 | 6,500 |
| Cash items..... | 11,875 | 24,485 | 17,902 | 25,876 |
| Assets not included in any of the above heads..... | 23,618 | 30,725 | 28,951 | 35,133 |
| Total resources..... | \$3,191,314 | \$3,374,790 | \$3,485,766 | \$3,640,909 |

LIABILITIES

| | | | | |
|---|-------------|-------------|-------------|-------------|
| Capital..... | \$150,000 | \$150,000 | \$150,000 | \$150,000 |
| Surplus, including all undivided profits (market value)..... | 294,835 | 306,042 | 309,086 | 328,259 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings banks..... | 59,663 | 60,704 | 60,704 | 60,704 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 3,772 | 3,732 | 4,480 | 4,416 |
| Deposits by the State of New York..... | 80,000 | 80,000 | 80,000 | 80,000 |
| Deposits by the Superintendent of Banks of the State of New York..... | 2,500 | 2,500 | 2,500 | 1,500 |
| Other deposits secured by pledge of assets..... | 31,921 | 32,492 | 36,164 | 37,091 |
| Due depositors, not preferred..... | 2,543,519 | 2,729,241 | 2,816,047 | 2,934,423 |
| Other liabilities..... | 25,104 | 10,079 | 26,825 | 44,516 |
| Total liabilities..... | \$3,191,314 | \$3,374,790 | \$3,485,766 | \$3,640,909 |

17. CITIZENS' TRUST COMPANY OF UTICA, N. Y.

W. I. TABER, *President.*W. T. DUNMORE, *Vice-President.*

192 Seneca street; organized 1903

EDGAR B. ODELL, *Vice-President,*EDWARD FUESS, *Assistant Treasurer.*F. H. DOOLITTLE, *Secretary.*G. LYNN MARRIOTT, *Treasurer.*

DIRECTORS

GEORGE B. ALLEN,

JACOB AGNE,

B. K. BROWN,

JOHN L. MAHER,

JOHN CARSTENSEN,

W. T. DUNMORE,

T. HARVEY FERRIS,

W. B. FOSTER,

J. C. FULMER,

W. I. TABER,

HERBERT T. DYETT.

JOHN M. ROSS,

CHAS. W. WICKS,

C. SAUTTER, Jr.,

F. H. DOOLITTLE,

E. B. ODELL,

ARTHUR HIND,

FRED W. SESSIONS,

LESLIE W. BRENNAN,

M. JESSIE BRAYTON,

C. A. POWELL,

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Federal reserve notes.....

Cash items.....

Assets not included in any of the above heads.....

Total resources.....

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 29, 1916 |
|---|---|--|---|--|
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$276,377 | \$268,899 | \$293,557 | \$346,945 |
| Private securities, market value..... | 1,582,409 | 1,505,097 | 1,408,460 | 1,439,700 |
| Real estate owned..... | 431,657 | 433,953 | 428,659 | 431,330 |
| Mortgages owned..... | 604,543 | 722,102 | 690,108 | 800,672 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 439,489 | 485,231 | 431,089 | 470,696 |
| Loans and discounts secured by other collateral..... | 1,771,669 | 1,781,793 | 1,742,167 | 1,857,348 |
| Loans, discounts and bills purchased not secured by collateral..... | 2,296,088 | 2,659,550 | 2,745,122 | 2,954,596 |
| Overdrafts..... | 9,217 | 2,845 | 2,541 | 705 |
| Due from trust companies, banks and bankers..... | 404,838 | 383,723 | 558,576 | 451,626 |
| Specie..... | 156,000 | 153,000 | 251,286 | 170,000 |
| Legal tender notes and notes of national banks..... | 284,566 | 168,072 | 214,159 | 203,445 |
| Federal reserve notes..... | ..... | ..... | 10,000 | 20,000 |
| Cash items..... | 20,382 | 25,728 | 31,880 | 26,427 |
| Assets not included in any of the above heads..... | 89,725 | 88,862 | 101,791 | 90,695 |
| Total resources..... | \$8,406,960 | \$8,678,855 | \$8,909,395 | \$9,264,175 |

LIABILITIES

| | | | | |
|--|--------------------|--------------------|--------------------|--------------------|
| Capital | \$500,000 | \$500,000 | \$500,000 | \$500,000 |
| Surplus, including all undivided profits (market value) | 570,196 | 605,401 | 567,629 | 593,654 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings banks | 63,000 | 64,321 | 64,000 | 64,000 |
| Due New York State savings and loan associations, credit unions and land bank | 3,701 | 2,214 | 7,016 | 1,020 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository | 77,978 | 48,675 | 39,001 | 41,078 |
| Deposits by the State of New York | 212,000 | 236,000 | 215,000 | 245,000 |
| Deposits by the Superintendent of Banks of the State of New York | 17,398 | 17,645 | 17,645 | 17,645 |
| Deposits otherwise preferred | 134,135 | 132,022 | 68,892 | 85,723 |
| Due depositors, not preferred | 6,558,613 | 6,819,456 | 7,185,133 | 7,397,282 |
| Due to trust companies, banks and bankers | 194,347 | 234,794 | 149,215 | 209,557 |
| Other liabilities | 75,604 | 18,327 | 95,864 | 109,216 |
| Total liabilities | \$8,406,960 | \$8,678,855 | \$8,909,395 | \$9,264,175 |

18. CITY TRUST COMPANY, BUFFALO

ELLIOTT C. McDOUGAL, *President.*
CARLTON M. SMITH, *Vice-President.*

[Main and Niagara streets; organized 1903 as Commonwealth Trust Company]
EDWARD L. KOONS, *Vice-President,*

W. E. DANFORTH, *Secretary.*
H. W. DRESSER, *Assistant Secretary*

DIRECTORS

LOUIS L. BABCOCK,
EMANUEL BOASBERG,
SAMUEL J. DARK,
WILLIAM H. HOTCHKISS,
GEORGE R. HOWARD,
CHARLES KENNEDY,
EDWARD L. KOONS,
JOHN D. LARKIN,

HARDIN H. LITTELL,
ELLIOTT C. McDOUGAL,
GEO. A. MITCHELL,
H. E. MONTGOMERY,
WM. W. REILLEY,
WM. T. ROBERTS,
ROBERT K. ROOT,
CARLTON M. SMITH,

ALFRED W. THORN,
C. E. WETTLAUER,
C. TOWNSEND WILSON,
HARRY YATES.

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Mortgages owned.....

Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Federal reserve notes.....

Cash items.....

Assets not included in any of the above heads.....

Total resources.....

| Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 29, 1916 |
|--|---|--|---|
| \$504,976 4,774,291 1,127,833 | \$504,639 5,185,434 1,442,398 | \$342,972 5,262,188 1,576,544 | \$293,711 5,439,809 1,622,652 |
| 154,875 1,713,489 80,407 37 | 157,075 1,802,058 77,707 377 | 129,777 1,794,142 44,760 164 | 141,211 1,689,972 113,344 398 |
| 612,886 66,193 241,179 | 841,018 66,183 255,957 | 775,037 59,607 280,515 | 756,042 69,259 264,695 |
| 21,000 79,547 95,942 | 26,000 99,082 82,266 | 24,000 43,624 114,717 | 6,000 48,789 105,318 |
| \$9,472,355 | \$10,540,192 | \$10,448,047 | \$10,551,200 |

LIABILITIES

| | | | | |
|---|-------------|--------------|--------------|--------------|
| Capital..... | \$500,000 | \$500,000 | \$500,000 | \$500,000 |
| Surplus, including all undivided profits (market value)..... | 271,577 | 331,776 | 348,957 | 413,396 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings banks..... | 504,900 | 533,013 | 557,073 | 607,842 |
| Due New York State savings and loan associations, credit unions and land bank..... | 12,159 | 13,849 | 10,875 | 13,594 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 108,722 | 180,421 | 131,578 | 145,085 |
| Deposits by the State of New York..... | 234,000 | 195,000 | 135,000 | 230,000 |
| Deposits by the Superintendent of Banks of the State of New York..... | 5,000 | 5,000 | 5,000 | ..... |
| Other deposits secured by pledge of assets..... | 334,112 | 265,413 | 410,695 | 350,965 |
| Due depositors, not preferred..... | 7,239,715 | 8,302,006 | 8,076,761 | 8,046,533 |
| Due to trust companies, banks and bankers..... | 196,484 | 195,778 | 195,879 | 184,633 |
| Other liabilities..... | 65,686 | 17,936 | 76,229 | 59,152 |
| Total liabilities..... | \$9,472,355 | \$10,540,192 | \$10,448,047 | \$10,551,200 |

19. COLUMBIA TRUST COMPANY, NEW YORK CITY

[60 Broadway; organized 1912 by merger of Columbia and Knickerbocker Trust Companies]

WILLARD V. KING, *President*.HOWARD BAYNE, *Vice-President*.BENJAMIN L. ALLEN, *Vice-President*.JAMES ELY MILLER, *Vice-President*.CHAS. F. MINOR, *Vice-President*.GEORGE E. WARREN, *Vice-President*.CHELLIS A. AUSTIN, *Vice-President*.HARRIS A. DUNN, *Vice-President*.FRED C. MARSTON, *Treasurer*.ROBERT I. CURRAN, *Assistant Treasurer*.WALTER G. KIMBALL, *Assistant Treasurer*.J. SPERRY KANE, *Assistant Secretary*.LANGLEY W. WIGGIN, *Secretary*.FREDERICK V. CLOWES, *Assistant Secretary*.ORRIN R. JUDD, *Trust Officer*.ARTHUR N. HAZELTYNE, *Assistant Secretary*.CHARLES E. WOLFF, *Assistant Secretary*.W. C. MASON, *Assistant Secretary*.

DIRECTORS

CHARLES H. KEEP.

BENJAMIN L. ALLEN,

HOWARD BAYNE,

SAMUEL G. BAYNE,

UNION N. BETHELL,

FRANKLIN Q. BROWN.

EDWARD H. CLARK.

FREDERICK STRAUSS,

G. CRAWFORD CLARK, Jr.,

HAROLD BENJ. CLARK,

EDWARD CORNELL,

JAMES M. GIFFORD.

WILLIAM A. TUCKER.

A. CHESTER BEATTY.

HENRY GOLDMAN.

E. H. R. GREEN.

J. HORACE HARDING.

A. BARTON HEPBURN.

WILLARD V. KING.

FREDERICK W. WHITE.

ANTHONY R. KUSER.

PHILIP LEHMAN.

AUGUSTUS G. PAINE, Jr.,

NOAH C. ROGERS.

HERMANN SIELCKEN.

HERCOMB CARLTON.

MOREAU DELANO.

ALFRED E. MARLING.

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 29, 1916 |
|---|---|--|---|--|
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$1,174,949 | \$1,158,638 | \$1,049,387 | \$1,976,619 |
| Private securities, market value..... | 9,068,104 | 10,751,601 | 9,542,427 | 9,513,391 |
| Real estate owned..... | 5,633,793 | 5,592,469 | 5,572,896 | 5,541,350 |
| Mortgages owned..... | 1,885,237 | 2,391,749 | 2,339,999 | 2,803,524 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 1,343,928 | 1,838,078 | 1,891,528 | 1,980,350 |
| Loans and discounts secured by other collateral..... | 36,216,328 | 38,990,386 | 41,895,518 | 43,686,366 |
| Loans, discounts and bills purchased not secured by collateral..... | 27,535,130 | 23,868,782 | 18,568,407 | 22,810,639 |
| Overdrafts..... | 8,317 | 15,482 | 16,418 | 8,892 |
| Due from trust companies, banks and bankers..... | 7,592,984 | 9,260,400 | 6,754,691 | 6,408,926 |

| | | | | |
|--|---------------|---------------|--------------|---------------|
| Specie..... | 6,024,471 | 5,995,948 | 6,108,779 | 7,005,638 |
| Legal tender notes and notes of national banks..... | 580,945 | 326,945 | 361,005 | 356,475 |
| Federal reserve notes..... | 90,675 | 89,925 | 162,165 | 199,955 |
| Cash items..... | 1,796,521 | 3,074,946 | 2,292,206 | 4,726,357 |
| Customers' liability on acceptances (per contra, see liabilities)..... | 1,000,000 | 1,007,106 | 1,351,691 | 1,761,811 |
| Assets not included in any of the above heads..... | 294,637 | 560,388 | 402,432 | 6,317,205 |
| Total resources..... | \$100,246,019 | \$104,922,543 | \$98,279,549 | \$115,157,498 |

LIABILITIES

| | | | | |
|---|---------------|---------------|--------------|---------------|
| Capital..... | \$2,000,000 | \$2,000,000 | \$2,000,000 | \$2,000,000 |
| Surplus, including all undivided profits (market value)..... | 7,779,079 | 8,097,269 | 8,266,864 | 8,591,024 |
| Preferred deposits, viz.:..... | | | | |
| Due New York State savings banks..... | 1,285,726 | 1,475,783 | 1,592,858 | 1,551,160 |
| Due New York State savings and loan associations, credit unions and land bank..... | 55,686 | 63,943 | 87,423 | 86,042 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 7,983,310 | 12,698,496 | 8,630,129 | 726,992 |
| Deposits by the Superintendent of Banks of the State of New York..... | 234,448 | 278,910 | 899 | 899 |
| Other deposits secured by pledge of assets..... | 75,203,192 | 73,618,439 | 280,337 | 200,519 |
| Due depositors, not preferred..... | 4,183,319 | 5,234,701 | 70,725,465 | 92,679,805 |
| Due to trust companies, banks and bankers..... | 1,000,000 | 1,007,106 | 4,820,644 | 4,548,036 |
| Acceptances of drafts payable at a future date or authorized by commercial letters of credit..... | 520,316 | 447,179 | 1,351,691 | 1,761,811 |
| Other liabilities..... | | | 523,239 | 3,011,210 |
| Total liabilities..... | \$100,246,019 | \$104,922,543 | \$98,279,549 | \$115,157,498 |

20. THE COLUMBUS TRUST COMPANY, NEWBURGH

STEPHEN M. BULL, *President.*

[76-78 Broadway; organized 1893]

BARCLAY VAN CLEFT, *Secretary.*EDWIN W. BARNES, *Vice-President.*WILLIAM D. BAGSHAW, *Vice-President.*HENRY M. LEONARD, *Treasurer.*

DIRECTORS

WALTER C. ANTHONY, A. J. FOWLER,

JESSE BULL,

SAMUEL W. EAGER,

CORNELIUS H. MARTIN,

WILLIAM D. BAGSHAW, BARCLAY VAN CLEFT,

STEPHEN M. BULL,

JOHN H. FLANAGAN,

A. H. F. SEEGER,

EDWIN W. BARNES, ERIK S. LAGERQUIST,

HENRY M. LEONARD,

F. J. L. KIEFER,

STEPHEN SMITH.

RESOURCES

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 29, 1916 |
|---|---|--|---|--|
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$110,424 | \$110,798 | \$110,882 | \$108,962 |
| Private securities, market value..... | 1,179,085 | 1,184,390 | 1,220,778 | 1,291,397 |
| Real estate owned..... | 98,515 | 98,614 | 103,909 | 103,909 |
| Mortgages owned..... | 695,957 | 699,367 | 711,967 | 707,262 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 58,958 | 40,799 | 40,750 | 32,410 |
| Loans and discounts secured by other collateral..... | 108,081 | 167,840 | 152,447 | 220,987 |
| Loans, discounts and bills purchased not secured by collateral..... | 467,664 | 511,330 | 536,461 | 532,420 |
| Overdrafts..... | 14 | 24 | 38 | 12 |
| Due from trust companies, banks and bankers..... | 302,860 | 312,955 | 372,062 | 312,820 |
| Specie..... | 60,880 | 67,944 | 41,347 | 65,600 |
| Legal tender notes and notes of national banks..... | 27,245 | 46,600 | 71,900 | 23,600 |
| Federal reserve notes..... | 6,000 | 5,000 | 5,000 | 3,000 |
| Cash items..... | 3,436 | 2,811 | 5,226 | 5,845 |
| Assets not included in any of the above heads..... | 34,241 | 31,235 | 37,289 | 20,563 |
| Total resources..... | \$3,153,360 | \$3,278,697 | \$3,409,856 | \$3,428,787 |

LIABILITIES

| | | | | |
|---|-------------|-------------|-------------|-------------|
| Capital..... | \$100,000 | \$100,000 | \$100,000 | \$100,000 |
| Surplus, including all undivided profits (market value)..... | 160,480 | 162,649 | 163,931 | 166,864 |
| Preferred deposits, viz.: | | | | |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 17,545 | 25,944 | 11,884 | 12,886 |
| Due depositors, not preferred..... | 2,797,185 | 2,928,442 | 3,078,103 | 3,086,570 |
| Due to trust companies, banks and bankers..... | 41,637 | 41,277 | 13,092 | 47,398 |
| Other liabilities..... | 36,513 | 22,385 | 42,846 | 15,069 |
| Total liabilities..... | \$3,153,360 | \$3,278,697 | \$3,409,856 | \$3,428,787 |

21. THE COMMERCIAL TRUST COMPANY, NEW YORK CITY

R. R. MOORE, *President.*G. J. BAUMANN, *Vice-President*

[1451 Broadway; organized 1906]

J. G. HEMERICH, *Secretary*J. C. WATSON, *Assistant Secretary.*

DIRECTORS

KIMBALL C. ATWOOD, W. M. HARMAN BLACK,

H. D. NESSLER,

MARC KLAU,

H. M. SWETLAND,

G. J. BAUMANN, GEORGE W. ELKINS,

FRANCIS D. GALLATIN,

KNEELAND MOORE,

R. R. MOORE.

A. L. ERLANGER, JOHN F. GALVIN,

JOSEPH R. GRISMER,

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Federal reserve notes.....

Cash items.....

Customers' liability on acceptances (per contra, see Liabilities).....

Assets not included in any of the above heads.....

Total resources.....

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 29, 1916 |
|--|---|--|---|--|
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$969,575 | \$981,763 | \$984,715 | \$890,426 |
| Private securities, market value..... | 392,187 | 394,999 | 398,126 | 400,121 |
| Real estate owned..... | 198,994 | 198,994 | 198,994 | 199,162 |
| Mortgages owned..... | ..... | 58,000 | 58,000 | 58,000 |
| Loans and discounts secured by other collateral..... | 715,769 | 899,460 | 961,284 | 981,741 |
| Loans, discounts and bills purchased not secured by collateral..... | 1,342,958 | 1,511,481 | 1,823,129 | 1,876,541 |
| Overdrafts..... | 3,937 | 1,946 | 3,019 | 5,914 |
| Due from trust companies, banks and bankers..... | 986,811 | 628,173 | 634,459 | 968,974 |
| Specie..... | 232,381 | 195,055 | 301,133 | 340,027 |
| Legal tender notes and notes of national banks..... | 25,500 | 82,350 | 20,000 | 40,000 |
| Federal reserve notes..... | 3,000 | 5,000 | 5,000 | 5,000 |
| Cash items..... | 24,443 | 48,983 | 26,308 | 39,601 |
| Customers' liability on acceptances (per contra, see Liabilities)..... | 1,000 | 2,000 | 1,000 | 1,000 |
| Assets not included in any of the above heads..... | 75,455 | 83,061 | 75,965 | 93,588 |
| Total resources..... | \$4,972,010 | \$5,091,215 | \$5,491,132 | \$5,890,095 |

LIABILITIES

| | | | | |
|---|-------------|-------------|-------------|-------------|
| Capital..... | \$500,000 | \$500,000 | \$500,000 | \$500,000 |
| Surplus, including all undivided profits (market value)..... | 143,148 | 159,974 | 181,066 | 195,188 |
| Preferred deposits, via:..... | | | | |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary..... | 5,499 | 5,499 | 5,508 | 5,508 |
| Deposits by the State of New York..... | 200,000 | 185,000 | 175,000 | 222,000 |
| Due depositors, not preferred..... | 4,080,383 | 4,199,370 | 4,437,280 | 4,928,958 |
| Due to trust companies, banks and bankers..... | 12,504 | 14,040 | 12,123 | 14,741 |
| Bills payable..... | ..... | ..... | 150,000 | ..... |
| Acceptances of drafts payable at a future date or authorized by commercial letters of credit..... | 1,000 | 2,000 | 1,000 | 1,000 |
| Other liabilities..... | 19,476 | 25,332 | 29,175 | 22,700 |
| Total liabilities..... | \$4,972,010 | \$5,091,215 | \$5,491,132 | \$5,890,095 |

22. CORTLAND TRUST COMPANY, [CORTLAND

[Organized 1916]

E. KEATOR, *President.*FREDERICK R. WICKWARE, *Vice-President.*GEORGE V. CLARK, *Secretary.*
ROWLAND L. DAVIS, *Vice-President.*

DIRECTORS

E. KEATOR,
SAMUEL KEATOR,
H. CORCORAN,
F. R. WICKWARE,
A. H. WALCOTT,
CHAS. F. BROWN,
W. R. HALSTEAD,GEO. V. CLARK,
J. C. SEAGAR,
ROWLAND L. DAVIS,
JAMES H. STARIN,MYRON H. CROSLLEY,
ALFRED H. BRYANT,
RALPH SMITH.

| RESOURCES | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 29, 1916 |
|---|--|---|--|---|
| | | | | |
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | | \$98,750 | \$285,924 | \$283,641 |
| Private securities, market value..... | | 249,560 | 147,767 | 156,512 |
| Real estate owned..... | | 35,000 | 35,000 | 35,000 |
| Mortgages owned..... | | 22,500 | 37,200 | 41,725 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | | 37,541 | 43,364 | 57,718 |
| Loans and discounts secured by other collateral..... | | 130,061 | 137,169 | 179,110 |
| Loans, discounts and bills purchased not secured by collateral..... | | 436,125 | 455,693 | 382,224 |
| Overdrafts..... | | 1,934 | 6,676 | 4,643 |
| Due from trust companies, banks and bankers..... | | 122,562 | 82,348 | 7 7, 112,513 |
| Specie..... | | 1,428 | 2,378 | 2,174 |
| Legal tender notes and notes of national banks..... | | 52,417 | 46,440 | 47,900 |
| Cash items..... | | 14,030 | 2,633 | 4,328 |
| Assets not included in any of the above heads..... | | 22,025 | 23,952 | 23,116 |
| Total resources..... | | \$1,223,953 | \$1,286,544 | \$1,310,604 |

LIABILITIES

| | | | |
|---|-------------|-------------|-------------|
| Capital..... | \$200,000 | \$200,000 | \$200,000 |
| Surplus, including all undivided profits (market value)..... | 48,984 | 41,519 | 48,984 |
| Preferred deposits, vis.: Other deposits secured by pledge of assets..... | 15,311 | 14,911 | 15,311 |
| Due depositors, not preferred..... | 1,031,702 | 1,018,134 | 1,031,702 |
| Due to trust companies, banks and bankers..... | 618 | 75 | 618 |
| Other liabilities..... | 13,989 | 11,905 | 13,989 |
| Total liabilities..... | \$1,223,953 | \$1,286,544 | \$1,310,604 |

23. THE COUNTY TRUST COMPANY, WHITE PLAINS

JAMES F. HORAN, *President*. JOSEPH H. MEAD, *Secretary*.
 DAVID CROMWELL, *Vice-President*. CORNELIUS R. AGNEW, *Vice-President*.
 [162-164 Main street; organized 1903]

DIRECTORS

JAMES F. HORAN, J. DOUGLASS MEAD, RICHARD SUTRO, DAVID CROMWELL,
 FREDERICK GELLER, ELIAS W. DUSENBERRY, JOSEPH H. MEAD, RUSSELL MARSTON,
 WILLIAM A. DUNCAN, EDGAR PALMER, WILSON BROWN, JR. JOHN J. RIKER, BENJAMIN W. LOEB.

| RESOURCES | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 29, 1916 |
|---|---------------------------------------|--------------------------------------|---------------------------------------|--------------------------------------|
| | | | | |
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$518,773 | \$513,155 | \$400,150 | \$366,260 |
| Private securities, market value..... | 665,830 | 642,084 | 648,039 | 748,504 |
| Real estate owned..... | 80,000 | 80,000 | 80,000 | 80,000 |
| Mortgages owned..... | 601,508 | 615,808 | 593,626 | 597,694 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 55,267 | 53,032 | 63,596 | 65,707 |
| Loans and discounts secured by other collateral..... | 161,764 | 214,059 | 144,966 | 349,671 |
| Loans, discounts and bills purchased not secured by collateral..... | 43,385 | 57,137 | 69,828 | 78,450 |
| Overdrafts..... | 205 | 275 | 164 | 60 |
| Due from trust companies, banks and bankers..... | 264,500 | 228,725 | 565,761 | 272,111 |
| Specie..... | 9,021 | 11,776 | 11,995 | 12,987 |
| Legal tender notes and notes of national banks..... | 42,890 | 40,500 | 44,525 | 46,748 |
| Federal reserve notes..... | ..... | 4,500 | 3,750 | 6,000 |
| Cash items..... | 2,674 | 5,418 | 2,686 | 5,661 |
| Assets not included in any of the above heads..... | 41,467 | 38,497 | 44,905 | 46,434 |
| Total resources..... | \$2,487,284 | \$2,504,966 | \$2,673,991 | \$2,676,287 |

LIABILITIES

| | | | | |
|---|-------------|-------------|-------------|-------------|
| Capital..... | \$100,000 | \$100,000 | \$100,000 | \$100,000 |
| Surplus, including all undivided profits (market value)..... | 169,926 | 171,492 | 176,882 | 184,650 |
| Preferred deposits, viz.:..... | | | | |
| Due New York State savings banks..... | 45,223 | 60,484 | 66,780 | 62,251 |
| Due New York State savings and loan associations, credit unions and land bank..... | 5,176 | 6,588 | 1,064 | 39 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 97,718 | 103,566 | 110,904 | 121,557 |
| Deposits by the State of New York..... | 56,000 | 50,000 | 50,000 | 56,000 |
| Due depositors, not preferred..... | 1,892,441 | 1,934,392 | 2,014,638 | 1,956,811 |
| Due to trust companies, banks and bankers..... | 57,955 | 26,285 | 90,849 | 145,941 |
| Other liabilities..... | 62,845 | 52,169 | 62,874 | 49,032 |
| Total liabilities..... | \$2,487,284 | \$2,504,966 | \$2,673,991 | \$2,676,287 |

24- EMPIRE TRUST COMPANY, NEW YORK CITY,

LE ROY W. BALDWIN, *President.*

[120 Broadway; organized 1902]

MYRON J. BROWN, *Secretary.*HENRY P. TALMADGE, *Vice-President.*W. BARTON BALDWIN, *Treasurer.*PAUL H. HUDSON, *Assistant Secretary.*FRANCIS HENDERSON, *Vice-President.*EDWARD C. WILSON, *Assistant Treasurer.*EDWARD A. LYON, *Assistant Secretary.*FREDERICK L. ELDRIDGE, *Vice-President.*EUGENE MILLER, *Assistant Secretary.*BOYD G. CURTIS, *Trust Officer.*WILLIAM H. ENGLISH, *Vice-President.*

DIRECTORS

WILLIAM O. ALLISON,

C. VANDERBILT BARTON,

ROBERT E. JENNINGS,

H. P. ROBBINS,

JULES S. BACHE,

T. COLEMAN DU PONT,

CLEMENT A. GRISCOM,

MINOR C. KEITH,

CHARLES M. SCHWAB,

LE ROY W. BALDWIN,

WILLIAM H. ENGLISH,

AUGUST HECHSCHER,

CHARLES H. ZEHNDER,

WILLIAM A. BRADFORD,

WILLIAM A. BARBER,

THOMAS F. SMITH

HENRY P. TALMADGE,

WARD E. PEARSON,

E. S. A. D. LIMA.

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Federal reserve notes.....

Cash items.....

Assets not included in any of the above heads.....

Total resources.....

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 29, 1916 |
|---|--|---|--|---|
| Public securities, market value..... | \$4,320,085 | \$4,341,995 | \$6,787,967 | \$8,040,643 |
| Private securities, market value..... | 6,177,943 | 7,042,418 | 6,831,670 | 5,227,077 |
| Real estate owned..... | 531,260 | 545,518 | 539,610 | 535,671 |
| Mortgages owned..... | 699,570 | 645,252 | 641,217 | 659,141 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 746,517 | 676,165 | 593,460 | 584,663 |
| Loans and discounts secured by other collateral..... | 10,956,980 | 13,243,266 | 12,558,080 | 15,267,775 |
| Loans, discounts and bills purchased not secured by collateral..... | 2,624,896 | 2,185,125 | 2,088,173 | 2,632,376 |
| Overdrafts..... | 86 | 8,148 | 3,316 | 3,496 |
| Due from trust companies, banks and bankers..... | 11,376,051 | 12,908,448 | 11,747,000 | 11,271,803 |
| Specie..... | 1,582,637 | 1,746,674 | 1,766,172 | 1,815,055 |
| Legal tender notes and notes of national banks..... | 290,330 | 255,350 | 323,462 | 287,980 |
| Federal reserve notes..... | 24,825 | 25,080 | 40,000 | 67,000 |
| Cash items..... | 4,873 | 6,196 | 5,221 | 60,807 |
| Assets not included in any of the above heads..... | 501,613 | 531,312 | 635,455 | 658,301 |
| Total resources..... | \$39,826,266 | \$44,160,947 | \$44,560,803 | \$47,111,788 |

LIABILITIES

| | | | | |
|---|---------------------|---------------------|---------------------|---------------------|
| Capital..... | \$1,500,000 | \$1,500,000 | \$1,500,000 | \$1,500,000 |
| Surplus, including all undivided profits (market value)..... | 1,401,703 | 1,428,749 | 1,497,952 | 1,602,916 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings banks..... | 1,658,770 | 1,454,448 | 1,352,276 | 1,524,097 |
| Due New York State savings and loan associations, credit unions and land bank..... | ..... | ..... | ..... | 5,321 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 1,200,849 | 2,327,521 | 1,722,391 | 2,501,428 |
| Deposits by the State of New York..... | 734,000 | 600,000 | 550,000 | 1,084,789 |
| Deposits by the Superintendent of Banks of the State of New York..... | 680,489 | 600,010 | 404,223 | 417,412 |
| Other deposits secured by pledge of assets..... | 23,500 | 22,511 | 22,481 | 22,481 |
| Due depositors, not preferred..... | 27,431,159 | 31,178,898 | 32,402,864 | 32,400,193 |
| Due to trust companies, banks and bankers..... | 4,994,399 | 4,834,550 | 4,880,812 | 5,154,827 |
| Other liabilities..... | 202,358 | 94,260 | 227,804 | 298,314 |
| Total liabilities..... | \$39,826,266 | \$44,160,947 | \$44,560,803 | \$47,111,788 |

25. THE EQUITABLE TRUST COMPANY OF NEW YORK, NEW YORK CITY

ALVIN W. KRECH, *President*.

[37 Wall street; chartered 1871 as Traders' Deposit Company]

RICHARD R. HUNTER, *Secretary*.

HENRY E. COOPER, *Vice-President*,
 FREDERICK W. FULLE, *Vice-President*,
 HEMAN DOWD, *Vice-President*,
 LYMAN RHODES, *Vice-President*,
 GEO. L. LE BLANC, *Vice-President*,
 MORRIS K. PARKER, *Vice-President*,

H. MERCER WALKER, *Treasurer*,
 CARLETON BUNCE, *Assistant Treasurer*,
 HERMAN J. COOK, *Assistant Treasurer*,
 CHARLES H. MARFIELD, *Assistant Treasurer*,
 ARTHUR A. MILLER, *Assistant Treasurer*,

SAMUEL ARMSTRONG, *Assistant Secretary*,
 JOSEPH N. BABCOCK, *Assistant Secretary*,
 WILLIAM J. ECK, *Assistant Secretary*,
 WORCESTER BOUCK, *Assistant Secretary*,
 DUNCAN P. SQUIRE, *Assistant Secretary*,
 ROLAND P. JACKSON, *Trust Officer*,

TRUSTEES

CHARLES B. ALEXANDER, PAUL D. CRAVATH,
 ALBERT B. BOARDMAN, THOMAS DAWITT CUYLER,
 ROBERT C. CLOWRY, FREDERICK W. FULLE,
 HENRY E. COOPER, ROBERT GOELET,
 FREDERIC R. COUDERT, CHARLES HAYDEN,

HARRY BRONNER,
 EDWARD T. JEFFERY,
 BRADISH JOHNSON,
 OTTO H. KAHN,
 ALVIN W. KRECH,
 CHARLES G. MEYER,

GEORGE W. MURRAY,
 WINSLOW S. PIERCE,
 LYMAN RHODES,
 HENRY R. WINTHROP,
 HENRY E. HUNTINGTON.

F. W. M. CUTCHEON,
 BERTRAM CUTLER,
 CARL R. GRAY,
 HUNTER S. MARSTON,
 HENRY H. PIERCE,

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....
 Private securities, market value.....
 Real estate owned.....
 Mortgages owned.....
 Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....
 Loans and discounts secured by other collateral.....
 Loans, discounts and bills purchased not secured by collateral.....
 Overdrafts.....
 Due from trust companies, banks and bankers.....
 Specie.....
 Legal tender notes and notes of national banks.....
 Federal reserve notes.....

| Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 30, 1916 | Statement of condition Nov. 29, 1916 |
|--|---|--|---|
| \$5,317,323 | \$9,439,499 | \$9,125,230 | \$10,342,898 |
| 26,222,614 | 23,084,183 | 24,269,474 | 21,690,800 |
| 3,653,209 | 3,650,994 | 3,650,994 | 3,648,734 |
| 2,440,939 | 2,360,752 | 2,929,542 | 2,899,292 |
| 156,900 | 171,900 | 165,435 | 215,435 |
| 57,555,690 | 65,397,255 | 53,752,957 | 63,975,540 |
| 13,740,985 | 8,679,313 | 9,580,616 | 11,375,562 |
| 17,245 | 94,080 | 96,224 | 54,552 |
| 31,212,875 | 24,467,869 | 26,225,408 | 20,080,691 |
| 9,069,076 | 9,064,672 | 8,701,672 | 8,056,907 |
| 848,695 | 716,298 | 818,128 | 796,190 |
| 86,980 | 50,102 | 40,840 | 55,145 |

Cash items..... 236,140
 Customers' liability on acceptances (per contra, see Liabilities)..... 6,676,772
 Assets not included in any of the above heads..... 10,703,009

Total resources.....

\$167,938,232
 \$170,709,437
 \$170,119,639
 \$184,512,931

LIABILITIES

Capital.....
 Surplus, including all undivided profits (market value).....
 Preferred deposits, viz.:
 Due New York State savings banks.....
 Due New York State savings and loan associations, credit unions and land bank.....
 Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....
 Deposits by the Superintendent of Banks of the State of New York.....
 Other deposits secured by pledge of assets.....
 Deposits otherwise preferred.....
 Due depositors, not preferred.....
 Due to trust companies, banks and bankers.....
 Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....
 Other liabilities.....

\$3,000,000
 9,684,611
 3,154,052
 16,312
 15,958,399
 3,211
 88,017
 33,754
 105,348,784
 21,186,341
 6,676,772
 2,787,979
 \$167,938,232

\$3,000,000
 9,813,389
 3,126,354
 17,027
 13,240,388
 3,135
 88,014
 23,415
 115,614,385
 18,092,573
 6,930,765
 759,992
 \$170,709,437

\$3,000,000
 10,223,267
 3,391,351
 17,857
 10,146,875
 11,106
 88,011

 117,614,543
 17,853,291
 7,021,575
 751,763
 \$170,119,639

\$3,000,000
 10,465,207
 4,316,943
 21,557
 11,239,640
 2,490
 88,011
 33,927
 125,341,469
 16,617,308
 12,622,614
 763,775
 \$184,512,931

Total liabilities.....

\$167,938,232
 \$170,709,437
 \$170,119,639
 \$184,512,931

26. ERIE COUNTY TRUST COMPANY, EAST AURORA

ABBOTT S. GRIGGS, *President.*

[Organized 1916]

CHARLES H. NORTON, *Secretary.*C. GEORGE E. MERRILL, *Vice-President.*WILLIAM TACKBARY, *Vice-President.*VINCENT RAGAN, *Assistant Secretary.*

DIRECTORS

FAY H. BALL,

FRANK D. KELSEY,

WM. S. BUTLIN,

GEO. E. MERRILL,

F. HENRY FULLER,

CHARLES W. DIEMER,

LOUIS H. MONCHOW,

WM. TACKBARY,

SILAS W. WILLIAMS,

ABBOTT S. GRIGGS,

B. FRANK WEBSTER,

EUGENE E. GODFREY,

PERRY E. WURST,

SAMUEL A. WILLIAMS,

GEO. H. VAN KEUREN.

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by bond and mortgage, deed or other real estate

collateral.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Federal reserve notes.....

Cash items.....

Assets not included in any of the above heads.....

Total resources.....

| Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 29, 1916 |
|---|--|---|--|
| ..... | \$59,452 | \$69,501 | \$90,204 |
| ..... | 94,317 | 104,126 | 119,006 |
| ..... | 19,015 | 19,015 | 19,015 |
| ..... | 31,026 | 56,700 | 77,600 |
| ..... | 4,300 | 3,700 | 3,200 |
| ..... | 65,812 | 73,117 | 75,168 |
| ..... | 302,187 | 278,890 | 275,006 |
| ..... | 239 | 223 | 312 |
| ..... | 187,470 | 112,744 | 94,018 |
| ..... | 11,990 | 12,175 | 12,174 |
| ..... | 13,743 | 9,886 | 8,807 |
| ..... | 155 | ..... | ..... |
| ..... | 318 | 333 | 556 |
| ..... | 6,608 | 9,898 | 8,942 |
| ..... | \$796,616 | \$749,308 | \$760,408 |

LIABILITIES

| | | | |
|---|-----------|-----------|-----------|
| Capital..... | \$100,000 | \$100,000 | \$100,000 |
| Surplus, including all undivided profits (market value)..... | 40,846 | 42,337 | 43,077 |
| Preferred deposits, viz.: | | | |
| Due New York State savings banks..... | | 25,000 | 25,000 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 125 | 135 | 215 |
| Deposits by the State of New York..... | 15,000 | 15,000 | 15,000 |
| Other deposits secured by pledge of assets..... | 17,754 | 17,970 | 18,162 |
| Due depositors, not preferred..... | 622,014 | 544,237 | 561,557 |
| Other liabilities..... | 1,377 | 4,639 | 6,397 |
| Total liabilities..... | \$796,616 | \$749,308 | \$769,408 |

27. FARMERS' LOAN AND TRUST COMPANY, NEW YORK CITY

EDWIN S. MARSTON, *President*. [16-22 William street; chartered 1822 as Farmers' Fire Insurance and Loan Company] AUGUSTUS V. HEBLY, *Secretary*.CORNELIUS R. AGNEW, *Vice-President*, J. HERBERT CASE, *Vice-President*, WILLIAM A. DUNCAN, *Assistant Secretary*.SAMUEL SLOAN, *Vice-President*, HORACE F. HOWLAND, *Assistant Secretary*, ROBERT E. BOYD, *Assistant Secretary*.WILLIAM B. CARDOZO, *Vice-President*, EDWIN GIBBS, *Assistant Secretary*.

DIRECTORS

CHARLES A. PEABODY, FRANCIS M. BACON, JR., EDWIN S. MARSTON, BEEKMAN WINTHROP, HENRY HENTZ,

W. M. WALDORF ASTOR, SAMUEL SLOAN, HENRY R. TAYLOR, MOSES TAYLOR FYNE, ARCHIBALD D. RUSSELL,

OGDEN MILLS, JOHN J. RIKER, THOMAS THACHER, J. WILLIAM CLARK, PARKER D. HANDY,

FRANKLIN D. LOCKE, ANTON A. RAVEN, ROBERT L. GERRY.

RESOURCES

Stock and bond investments, viz.:

Public securities, market value

Private securities, market value

Real estate owned

Mortgages owned

Loans and discounts secured by bond and mortgage, deed or other real estate collateral

Loans and discounts secured by other collateral

Loans, discounts and bills purchased not secured by collateral

Overdrafts

Due from trust companies, banks and bankers

Specie

Legal tender notes and notes of national banks

Federal reserve notes

Cash items

Customers' liability on acceptances (per contra, see Liabilities)

Assets not included in any of the above heads

Total resources

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 20, 1916 |
|--|---|--|---|--|
| Stock and bond investments, viz.: | | | | |
| Public securities, market value | \$24,383,409 | \$25,418,084 | \$22,832,535 | \$22,450,337 |
| Private securities, market value | 27,731,515 | 29,016,078 | 28,668,333 | 25,773,524 |
| Real estate owned | 3,639,000 | 3,615,000 | 3,615,000 | 3,615,000 |
| Mortgages owned | 1,921,919 | 1,850,569 | 1,851,789 | 1,818,139 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral | 33,000 | 31,800 | 31,800 | 31,800 |
| Loans and discounts secured by other collateral | 32,456,593 | 36,200,879 | 40,450,802 | 41,628,194 |
| Loans, discounts and bills purchased not secured by collateral | 32,303,727 | 35,198,830 | 38,377,823 | 43,906,477 |
| Overdrafts | 387 | 1,037 | 408 | 387 |
| Due from trust companies, banks and bankers | 28,759,181 | 22,809,940 | 30,710,036 | 29,924,003 |
| Specie | 11,426,024 | 11,982,064 | 12,232,017 | 12,632,062 |
| Legal tender notes and notes of national banks | 324,300 | 345,700 | 386,300 | 474,500 |
| Federal reserve notes | 60,000 | 64,000 | 69,500 | 97,000 |
| Cash items ..... | ..... | 28 | ..... | ..... |
| Customers' liability on acceptances (per contra, see Liabilities) | 2,733,435 | 4,728,784 | 7,399,601 | 8,097,941 |
| Assets not included in any of the above heads | 1,588,737 | 1,738,283 | 1,933,538 | 1,917,864 |
| Total resources | \$167,361,227 | \$173,001,086 | \$188,559,482 | \$192,367,228 |

LIABILITIES

| | | | | |
|---|---------------|---------------|---------------|---------------|
| Capital..... | \$1,000,000 | \$1,000,000 | \$1,000,000 | \$1,000,000 |
| Surplus, including all undivided profits (market value)..... | 7,506,691 | 7,894,942 | 8,205,889 | 8,628,126 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings banks..... | 4,691,052 | 4,911,140 | 4,040,089 | 4,053,326 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 2,857,704 | 3,332,451 | 10,847,338 | 17,190,411 |
| Due depositors, not preferred..... | 134,893,782 | 142,846,254 | 148,030,670 | 154,027,904 |
| Due to trust companies, banks and bankers..... | 11,931,770 | 7,214,905 | 7,164,690 | 6,741,530 |
| Acceptances of drafts payable at a future date or authorized by commercial letters of credit..... | 2,733,435 | 4,728,784 | 7,399,601 | 8,097,941 |
| Other liabilities..... | 1,746,793 | 1,133,210 | 1,871,205 | 2,627,990 |
| Total liabilities..... | \$167,361,227 | \$173,001,696 | \$188,559,482 | \$192,367,228 |

28. THE FIDELITY TRUST COMPANY OF BUFFALO, BUFFALO

FRANKLIN D. LOCKE, *President*, [284 Main street; organized 1893] FRANK W. ALDERMAN, *Secretary*.GEORGE C. MILLER, *Vice-President*, WALTER L. CURTISS, *Assistant Secretary*, PERRY E. WURST, *Treasurer*.

TRUSTEES

| | | | | |
|---------------------|-------------------|--------------------|---------------------|----------------------|
| FRANK W. ALDERMAN, | WILLIS O. CHAPIN, | FRANKLIN D. LOCKE, | GEORGE L. WILLIAMS, | WILLIAM A. DOUGLASS, |
| CASSIUS M. CARRIER, | HOWARD A. FORMAN, | GEORGE C. MILLER, | ROBERT W. POMEROY, | CHARLES B. SEARNS, |
| JOHN S. ROBERTSON, | ROBERT K. ROOT, | EDWARD MCM. MILLS, | HARRY T. RAMSDELL, | CHARLES A. WHITE, |
| CHARLES L. GURNEY, | | | PERRY E. WURST, | |

RESOURCES

| | Statement of condition March 17, 1910 | Statement of condition June 30, 1910 | Statement of condition Sept. 20, 1910 | Statement of condition Nov. 29, 1910 |
|---|---|--|---|--|
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$602,101 | \$601,458 | \$601,558 | \$509,361 |
| Private securities, market value..... | 6,047,213 | 6,280,616 | 6,804,197 | 6,932,728 |
| Real estate owned..... | 750,000 | 750,000 | 750,000 | 750,000 |
| Mortgages owned..... | 746,517 | 986,391 | 1,007,142 | 1,037,414 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 94,750 | 120,125 | 107,050 | 89,150 |
| Loans and discounts secured by other collateral..... | 2,991,677 | 2,439,200 | 2,091,577 | 2,705,924 |
| Loans, discounts and bills purchased not secured by collateral..... | 292,047 | 409,549 | 424,301 | 517,777 |
| Overdrafts..... | 272 | 59 | 67 | 121 |
| Due from trust companies, banks and bankers..... | 1,584,955 | 2,346,350 | 1,745,143 | 2,391,325 |
| Specie..... | 183,023 | 105,218 | 211,191 | 236,106 |
| Legal tender notes and notes of national banks..... | 225,825 | 207,357 | 201,065 | 220,836 |
| Federal reserve notes..... | 5,200 | 4,000 | 4,000 | 6,000 |
| Cash items..... | 59,370 | 94,876 | 45,071 | 79,366 |
| Customers' liability on acceptances (per contra, see Liabilities)..... | | | | |
| Assets not included in any of the above heads..... | 138,962 | 102,361 | 140,961 | 138,532 |
| Total resources..... | \$13,783,088 | \$11,597,699 | \$11,802,923 | \$15,761,705 |

LIABILITIES

| | | | | |
|---|--------------|--------------|--------------|--------------|
| Capital..... | \$500,000 | \$500,000 | \$500,000 | \$500,000 |
| Surplus, including all undivided profits (market value)..... | 502,774 | 504,921 | 529,528 | 539,153 |
| Prefarred deposits, viz.: | | | | |
| Due New York State savings banks..... | 379,811 | 381,237 | 381,420 | 382,282 |
| Due New York State savings and loan associations, credit unions and land bank..... | 63,980 | 31,554 | 51,756 | 47,704 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 430,164 | 673,029 | 607,202 | 572,185 |
| Deposits by the State of New York..... | 376,000 | 326,000 | 356,000 | 335,000 |
| Deposits by the Superintendent of Banks of the State of New York..... | 5,000 | 5,000 | 5,068 | 68 |
| Other deposits secured by pledge of assets..... | 286,183 | 248,098 | 390,567 | 309,215 |
| Due depositors, not preferred..... | 10,553,142 | 11,039,365 | 11,080,626 | 12,279,990 |
| Due to trust companies, banks and bankers..... | 539,394 | 860,309 | 907,373 | 752,810 |
| Acceptances of drafts payable at a future date or authorised by commercial letters of credit..... | 570 | ..... | ..... | ..... |
| Other liabilities..... | 96,070 | 28,106 | 94,453 | 86,358 |
| Total liabilities..... | \$13,783,088 | \$14,597,609 | \$14,802,923 | \$15,764,705 |

29. FIDELITY TRUST COMPANY, NEW YORK CITY

SAMUEL S. CONOVER, *President*.

[1 Hudson street; organized 1907 as the Irving Trust Company]

ANDREW H. MARS, *Secretary*.JOHN W. NIX, *Vice-President*.ARTHUR W. MCELLEN, *Assistant Secretary*.STEPHEN I. VIELE, *Assistant Secretary*.GEORGE HENRY SARGENT, *Vice-President*.

DIRECTORS

JAMES BUTLER, W. J. FULLERTON.

HENRY KROGER.

JOHN W. NIX.

EDWARD H. TITUS.

SAMUEL S. CONOVER, FRANK A. HORNE.

JOHN A. PHILBRICK.

D. W. WHITMORE, Jr.

SAMUEL CROOKS, VINCENT S. MULFORD.

CHARLES H. MATTLAGE, ALEXANDER M. POWELL,

JOHN O. WILLIAMS,

WILLIAM C. DEMOREST, ADOLPH KASTOR.

CHARLES E. RUSHMORE, STEPHEN K. REED,

WILLIAM ZIEGLER, Jr.

CHARLES F. DROSTE, JAMES H. KILLOUGH.

EDWARD E. MOBERLY, GEORGE H. SARGENT,

STEPHEN L. VIELE.

HAMPDEN E. TENER.

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Federal reserve notes.....

Cash items.....

Customers' liability on acceptances (per contra, see Liabilities).....

Assets not included in any of the above heads.....

Total resources.....

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 29, 1916 |
|--|---|--|---|--|
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$505,697 | \$778,443 | \$658,324 | \$612,352 |
| Private securities, market value..... | 1,869,298 | 1,980,159 | 1,979,720 | 2,038,955 |
| Real estate owned..... | 5,101 | 5,000 | 5,000 | 5,000 |
| Mortgages owned..... | 606,000 | 606,000 | 606,000 | 606,000 |
| Loans and discounts secured by other collateral..... | 1,136,167 | 1,598,013 | 1,842,960 | 2,272,899 |
| Loans, discounts and bills purchased not secured by collateral..... | 4,391,572 | 5,009,872 | 4,634,600 | 4,915,130 |
| Overdrafts..... | 3,646,222 | 2,219,855 | 11,912 | 960 |
| Due from trust companies, banks and bankers..... | 570,335 | 753,528 | 2,652,114 | 2,062,167 |
| Specie..... | 60,767 | 84,090 | 733,136 | 789,839 |
| Legal tender notes and notes of national banks..... | 4,000 | 3,000 | 77,078 | 105,332 |
| Federal reserve notes..... | 439,905 | 900,584 | 10,000 | 10,000 |
| Cash items..... | 170,000 | 55,100 | 477,383 | 717,248 |
| Customers' liability on acceptances (per contra, see Liabilities)..... | 80,013 | 66,117 | 50,000 | 33,333 |
| Assets not included in any of the above heads..... | | | 84,768 | 76,689 |
| Total resources..... | \$13,575,077 | \$14,061,703 | \$13,815,995 | \$14,244,904 |

LIABILITIES

| | | | | |
|---|--------------|--------------|--------------|--------------|
| Capital..... | \$1,000,000 | \$1,000,000 | \$1,000,000 | \$1,000,000 |
| Surplus, including all undivided profits (market value)..... | 1,230,276 | 1,210,330 | 1,250,406 | 1,259,880 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings banks..... | 752,272 | 862,207 | 869,485 | 870,724 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 23,544 | 10,957 | 30,011 | 42,585 |
| Deposits by the State of New York..... | 25,000 | 25,000 | 20,000 | |
| Other deposits secured by pledge of assets..... | 11,911 | | 13,281 | 31,294 |
| Deposits otherwise preferred..... | | 12,799 | | |
| Due depositors, not preferred..... | 9,095,575 | 9,818,392 | 9,412,292 | 9,933,618 |
| Due to trust companies, banks and bankers..... | 1,168,906 | 977,185 | 1,062,613 | 939,820 |
| Acceptances of drafts payable at a future date or authorized by commercial letters of credit..... | 170,000 | 55,100 | 50,000 | 33,333 |
| Other liabilities..... | 97,293 | 89,793 | 107,907 | 133,650 |
| Total liabilities..... | \$13,575,077 | \$14,061,763 | \$13,815,995 | \$14,244,904 |

30. THE FIDELITY TRUST COMPANY OF ROCHESTER, ROCHESTER

JOHN CRAIG POWERS, *President*.
EDWARD BAUSCH, *Vice-President*.

[2 W. Main street; organized 1898]

GEORGE J. KEYES, *Vice-President*.
EDWARD P. VOLLERTSEN, *Secretary*.

DIRECTORS

JAMES E. BOOTH,
WALTER W. POWERS,
J. J. L. FRIEDERICH,
ABRAM J. KATZ,

JOSEPH MICHAELS,
GUSTAV ERBE,
EDWARD BAUSCH,
WILLIAM R. SEWARD,

HERBERT J. WINN,
WALTER S. HUBBELL,
GEORGE J. KEYES,
EDGAR N. CURTICE,

WM. A. E. DRESCHER,
JAMES C. DRYER,
JOSEPH FARLEY,
ALBERT B. EASTWOOD.

RESOURCES

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 29, 1916 |
|---|---|--|---|--|
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$129,341 | \$190,242 | \$284,000 | \$322,790 |
| Private securities, market value..... | 4,045,354 | 4,185,799 | 4,242,559 | 4,426,828 |
| Mortgages owned..... | 1,739,572 | 1,791,275 | 1,768,575 | 1,825,625 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 294,086 | 238,016 | 202,609 | 247,174 |
| Loans and discounts secured by other collateral..... | 2,416,344 | 2,398,855 | 2,398,540 | 2,771,513 |
| Loans, discounts and bills purchased not secured by collateral..... | 146,669 | 156,772 | 156,968 | 189,476 |
| Overdrafts..... | 28 | 128 | 224 | 118 |
| Due from trust companies, banks and bankers..... | 866,781 | 656,070 | 990,915 | 852,945 |
| Specie..... | 311,000 | 319,980 | 320,124 | 384,569 |
| Legal tender notes and notes of national banks..... | 20,000 | 30,000 | 30,000 | 30,000 |
| Federal reserve notes..... | ..... | 500 | 7,465 | 770 |
| Cash items..... | 63,860 | 104,943 | 16,861 | 19,991 |
| Assets not included in any of the above heads..... | 62,997 | 78,183 | 64,064 | 74,048 |
| Total resources..... | \$10,096,082 | \$10,150,768 | \$10,446,904 | \$11,045,847 |

LIABILITIES

| | | | | |
|--|--------------|--------------|--------------|--------------|
| Capital | \$200,000 | \$200,000 | \$200,000 | \$200,000 |
| Surplus, including all undivided profits (market value) | 270,804 | 298,907 | 295,507 | 340,159 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings banks | 80,000 | 80,916 | 80,000 | 80,000 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary | 316,339 | 363,607 | 376,636 | 602,500 |
| Deposits by the State of New York | 170,000 | 143,000 | 131,000 | 151,000 |
| Deposits by the Superintendent of Banks of the State of New York | 5,000 | 5,000 | 5,000 | ..... |
| Due depositors, not preferred | 8,873,498 | 8,939,745 | 9,170,794 | 9,384,972 |
| Due to trust companies, banks and bankers | 66,436 | 68,910 | 61,180 | 96,341 |
| Other liabilities | 113,455 | 50,683 | 126,797 | 192,576 |
| Total liabilities | \$10,096,032 | \$10,150,763 | \$10,446,904 | \$11,045,847 |

31. THE FIRST TRUST COMPANY OF TONAWANDA, TONAWANDA

HENRY P. SMITH, *President.*
T. J. WILSON, *Vice-President.*

[Main and Niagara streets; organized 1916]
W. R. MARTIN, *Treasurer.*

E. HERBERT SMITH, *Secretary.*
M. L. SNYDER, *Assistant Secretary.*

DIRECTORS

WALTER P. COOKE,
FRED ENGELKING,
T. J. WILSON,

J. T. SHANAHAN,
J. G. JOSEPH.

HENRY P. SMITH,

RESOURCES

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 20, 1916 |
|---|---|--|---|--|
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | | | \$109,500 | \$159,544 |
| Private securities, market value..... | | | 797,260 | 1,096,977 |
| Real estate owned..... | | | 40,000 | 40,000 |
| Mortgages owned..... | | | | 20,200 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | | | | 39,565 |
| Loans and discounts secured by other collateral..... | | | 1,036,820 | 1,732,186 |
| Loans, discounts and bills purchased not secured by collateral..... | | | 1,494,680 | 1,209,684 |
| Overdrafts..... | | | 211 | 98 |
| Due from trust companies, banks and bankers..... | | | 911,079 | 262,221 |
| Specie..... | | | 24,746 | 27,662 |
| Legal tender notes and notes of national banks..... | | | 55,000 | 97,928 |
| Federal reserve notes..... | | | 1,000 | 4,000 |
| Cash items..... | | | 2,579 | 6,109 |
| Assets not included in any of the above heads..... | | | 14,202 | 7,502 |
| Total resources..... | | | \$4,487,077 | \$4,703,676 |

LIABILITIES

| | | | | | |
|---|-------|-------|-------|-------------|-------------|
| Capital..... | ..... | ..... | ..... | \$500,000 | \$500,000 |
| Surplus, including all undivided profits (market value)..... | ..... | ..... | ..... | 652,115 | 652,115 |
| Preferred deposits, viz.: | | | | | |
| Due New York State savings and loan association, credit unions and land bank..... | ..... | ..... | ..... | ..... | 12,193 |
| Deposits by the State of New York..... | ..... | ..... | ..... | ..... | 300,000 |
| Due depositors, not preferred..... | ..... | ..... | ..... | 175,000 | 300,000 |
| Due to trust companies, banks and bankers..... | ..... | ..... | ..... | 3,053,944 | 3,131,286 |
| Bills payable..... | ..... | ..... | ..... | 19,719 | 10,281 |
| Other liabilities..... | ..... | ..... | ..... | 50,000 | 50,000 |
| ..... | ..... | ..... | ..... | 42,100 | 47,801 |
| Total liabilities..... | ..... | ..... | ..... | \$4,487,077 | \$4,703,676 |

32. FRANKLIN TRUST COMPANY, BROOKLYN

ARTHUR KING WOOD, *President*,
 EDWARD C. DELAFIELD, *Vice-President*,
 WM. J. MONTGOMERY, *Assistant Secretary*,
 [166 Montague street; organised 1888]
 THORNTON GERRISH, *Trust Officer*,
 ROBERT G. PEACE, *Assistant Secretary*,
 J. C. TRAPHAGEN, *Assistant Secretary*,
 CLINTON W. LUDLUM, *Secretary*,
 PHILIP L. WATKINS, *Assistant Secretary*,
 CLARENCE M. FINCKE, *Assistant Secretary*.

TRUSTEES

WILLIAM ALLEN BUTLER, FRANK DAY TUTTLE, JOHN H. ISELIN, GRISWOLD A. THOMPSON, HENRY BRUERE,
 CHARLES B. DENNY, ARTHUR KING WOOD, A. LUDLOW KRAMER, R. BAYARD CUTTING, ALLEN CURTIS,
 CROWELL HADDEN, EDWARD C. DELAFIELD, R. STUYV. PIERREPONT, MARTIN JOOST, MURRAY W. DODGE,
 CHARLES J. PEABODY, HENRY R. HAYES, WM. M. RAMSAY, R. WALTER LEIGH, GEO. HEWLETT,
 JAMES H. POST, JAMES IMBRIE, WM. G. LOW, JR., CHARLES K. BEEKMAN, WILLIAM G. LOW.

RESOURCES

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 20, 1916 |
|---|---|--|---|--|
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$4,214,596 | \$4,714,273 | \$3,959,478 | \$3,944,792 |
| Private securities, market value..... | 6,931,340 | 5,988,615 | 4,769,397 | 4,632,050 |
| Real estate owned..... | 528,000 | 528,000 | 528,000 | 528,000 |
| Mortgages owned..... | 991,885 | 887,150 | 918,450 | 887,450 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 57,000 | 87,200 | 101,900 | 101,289 |
| Loans and discounts secured by other collateral..... | 6,710,863 | 6,341,957 | 7,277,788 | 9,256,696 |
| Loans, discounts and bills purchased not secured by collateral..... | 2,032,498 | 1,941,782 | 1,391,895 | 1,885,642 |
| Overdrafts..... | 149 | 307 | 238 | 146 |
| Due from trust companies, banks and bankers..... | 2,861,929 | 1,534,912 | 2,800,862 | 2,881,407 |
| Specie..... | 1,739,232 | 1,738,533 | 1,522,094 | 1,741,716 |
| Legal tender notes and notes of national banks..... | 125,100 | 241,685 | 287,705 | 317,900 |
| Federal reserve notes..... | 7,225 | 12,280 | 5,190 | 6,508 |

| | | | | |
|--|--------------|--------------|--------------|--------------|
| Cash items..... | 510,003 | 1,040,592 | 406,359 | 918,803 |
| Customers' liability on acceptances (per contra, see Liabilities)..... | 65,606 | 9,000 | 25,000 | 715,000 |
| Assets not included in any of the above heads..... | 192,425 | 170,213 | 177,930 | 172,526 |
| Total resources..... | \$26,973,941 | \$25,136,499 | \$24,255,307 | \$27,440,015 |

| | | | | |
|---|--------------|--------------|--------------|--------------|
| LIABILITIES | | | | |
| Capital..... | \$1,000,000 | \$1,000,000 | \$1,000,000 | \$1,000,000 |
| Surplus, including all undivided profits (market value)..... | 1,311,424 | 1,301,338 | 1,337,141 | 1,445,185 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings banks..... | 2,272,739 | 2,193,531 | 2,156,080 | 2,202,486 |
| Due New York State savings and loan associations, credit unions and land bank..... | 488 | 962 | 359 | 280 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary..... | 333,488 | 324,980 | 273,658 | 209,734 |
| Deposits by the State of New York..... | 425,000 | 330,000 | 295,000 | 375,000 |
| Other deposits secured by pledge of assets..... | 357,346 | 350,926 | 349,539 | 419,161 |
| Due depositors, not preferred..... | 19,154,953 | 17,847,471 | 17,147,095 | 19,412,085 |
| Due to trust companies, banks and bankers..... | 1,846,792 | 1,659,571 | 1,557,347 | 1,600,229 |
| Acceptances of drafts payable at a future date or authorized by commercial letters of credit..... | 65,606 | 11,350 | 25,000 | 715,000 |
| Other liabilities..... | 206,105 | 116,870 | 114,088 | 60,855 |
| Total liabilities..... | \$26,973,941 | \$25,136,499 | \$24,255,307 | \$27,440,015 |

33. FULTON TRUST COMPANY OF NEW YORK, NEW YORK CITY

HENRY C. SWORDS, *President*, [149 Broadway; organized 1887 as the Real Estate Trust Company of N. Y.]CHARLES M. VAN KLEECK, *Secretary*.H. H. CAMMANN, *Vice-President*,HENRY W. REIGHLEY, *Vice-President*.ARTHUR J. MORRIS, *Assistant Secretary*.

TRUSTEES

HENRY C. SWORDS,
H. H. CAMMANN,
HENRY W. REIGHLEY,
CHARLES C. BURKE,
HENRY K. POMROY,JAMES S. ALEXANDER,
LISPENARD STEWART,
HENRY LEWIS MORRIS,
EDWIN A. CRUIKSHANK,
CHARLES S. BROWN,CHARLES SCRIBNER,
J. R. ROOSEVELT,
FRANK S. WITHERBERE,
ROBERT GOELET,
FREDERIC DmP. FOSTER,ALFRED E. MARLING,
RICHARD H. WILLIAMS,
HOWLAND PELL,
ARCHIBALD D. RUSSELL,
ARTHUR D. WEEKES,CHARLES M. NEWCOMBE,
ROBERT L. GERRY,
JOHN D. PEABODY,
EDWARD DAWITT.

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Mortgages owned.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Federal reserve notes.....

Assets not included in any of the above heads.....

Total resources.....

LIABILITIES

Capital.....

Surplus, including all undivided profits (market value).....

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 29, 1916 |
|---|---|--|---|--|
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$336,090 | \$409,217 | \$342,590 | \$336,965 |
| Private securities, market value..... | 1,749,103 | 1,754,445 | 1,774,620 | 1,857,934 |
| Mortgages owned..... | 536,000 | 526,000 | 521,000 | 494,000 |
| Loans and discounts secured by other collateral..... | 5,149,420 | 6,413,400 | 6,601,250 | 6,826,125 |
| Loans, discounts and bills purchased not secured by collateral..... | 80,500 | 49,500 | 104,500 | 109,525 |
| Overdrafts..... | 17,760 | 21,520 | 22,837 | 24,623 |
| Due from trust companies, banks and bankers..... | 1,356,102 | 877,198 | 838,809 | 1,072,274 |
| Specie..... | 627,380 | 770,092 | 751,225 | 816,030 |
| Legal tender notes and notes of national banks..... | 56,191 | 56,210 | 68,800 | 61,169 |
| Federal reserve notes..... | 7,000 | 10,000 | 8,000 | 35,000 |
| Assets not included in any of the above heads..... | 55,603 | 33,233 | 67,279 | 67,747 |
| Total resources..... | \$9,970,149 | \$10,919,815 | \$11,100,910 | \$11,501,392 |
| LIABILITIES | | | | |
| Capital..... | \$500,000 | \$500,000 | \$500,000 | \$500,000 |
| Surplus, including all undivided profits (market value)..... | 702,595 | 685,877 | 697,112 | 721,724 |

| | | | | |
|--|-------------|--------------|--------------|--------------|
| Preferred deposits, viz.: | 27,434 | 27,709 | 27,850 | 28,058 |
| Due New York State savings banks | | | | |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository | 258,803 | 366,918 | 342,856 | 336,262 |
| Deposits by the State of New York | 50,000 | 50,000 | 45,111 | 50,000 |
| Other deposits secured by pledge of assets | 40,811 | 37,685 | 36,746 | 36,247 |
| Due depositors, not preferred | 8,327,590 | 9,206,362 | 9,357,725 | 9,680,524 |
| Due to trust companies, banks and bankers | 12,805 | 33,172 | 38,007 | 47,467 |
| Other liabilities | 50,311 | 12,092 | 55,503 | 101,110 |
| Total liabilities | \$9,970,149 | \$10,919,815 | \$11,100,910 | \$11,501,392 |

34. GENESEE VALLEY TRUST COMPANY, ROCHESTER

DARRELL D. SULLY, *President*,

[21 Exchange street; organised 1901]

CHARLES H. PALMER, *Vice-President*,HERBERT C. HOWLETT, *Secretary*,
ALEXANDER T. SIMPSON, *Assistant Secretary*.

DIRECTORS

JOHN F. ALDEN,
CHARLES C. BEAHAN,
R. TITUS COAN,
AUG. J. CUNNINGHAM,
CHARLES A. DEWEY,
WILLIAM B. HALP,
FRANK H. HAMLIN,
ALEX. B. LAMBERTON,
HENRY T. WILLIAMS,HIRAM R. WOOD,
AMOS P. MACK,
W. HENRY MATHEWS,
CHAS. H. PALMER,
T. E. BASTIAN,CLINTON ROGERS,
M. S. SANDFORD,
JOHN S. SHEPPARD,
DARRELL D. SULLY,
PHILIP H. YAWMAN,MONROE WHEELER,
V. F. WHITMORE,
JOHN C. WINTERS,
WILLIAM W. WEBB,

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Federal reserve notes.....

Cash items.....

Assets not included in any of the above heads.....

Total resources.....

| Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 20, 1916 |
|--|---|--|---|
| \$562,980 | \$569,583 | \$601,364 | \$663,350 |
| 4,364,635 | 4,253,570 | 4,306,604 | 4,411,581 |
| 98,700 | 98,700 | 98,700 | 98,700 |
| 710,927 | 711,208 | 711,265 | 718,680 |
| 178,308 | 179,763 | 110,203 | 128,363 |
| 1,099,996 | 1,131,149 | 1,292,611 | 1,197,639 |
| 744,123 | 719,113 | 766,291 | 925,113 |
| 1,119 | 947 | 944 | 768 |
| 822,024 | 1,089,756 | 892,744 | 822,821 |
| 184,740 | 110,420 | 140,840 | 147,709 |
| 193,790 | 203,170 | 217,867 | 232,151 |
| 500 | 400 | 4,000 | 3,000 |
| 15,856 | 42,327 | 6,780 | 28,331 |
| 89,004 | 58,410 | 99,604 | 87,487 |
| \$9,016,702 | \$9,168,516 | \$9,210,107 | \$9,405,042 |

LIABILITIES

| | | | |
|---|-------------|-------------|-------------|
| Capital..... | \$400,000 | \$500,000 | \$500,000 |
| Surplus, including all undivided profits (market value)..... | 118,207 | 128,029 | 221,495 |
| Preferred deposits, viz.: | | | |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary..... | 107,930 | 121,864 | 114,032 |
| Deposits by the State of New York..... | 106,000 | 96,000 | 105,000 |
| Deposits by the Superintendent of Banks of the State of New York..... | 5,000 | 5,000 | ..... |
| Due depositors, not preferred..... | 8,163,039 | 8,280,632 | 8,308,772 |
| Due to trust companies, banks and bankers..... | 16,924 | 6,388 | 60,342 |
| Other liabilities..... | 99,602 | 31,602 | 155,001 |
| Total liabilities..... | \$9,016,702 | \$9,168,515 | \$9,465,642 |

35. GLENS FALLS TRUST COMPANY, GLENS FALLS

ADDISON B. COLVIN, *President.*JAMES MCPHILLIPS, *Vice-President.*

[152 Glen street; organised 1897]

A. EUGENE MASON, *Treasurer.*WINFIELD A. HUPPUGH, *Vice-President.*

DIRECTORS

EDWARD M. ANGELL,
 ADDISON B. COLVIN,
 CHARLES H. CARSON,
 CHARLES F. EVEREST,
 HARRY E. FLOYD,
 MARION H. FRASIER,
 W. IRVING GRIFFING,
 JOSEPH GOODFELLOW,
 E. M. GARNAR, Jr.,

WINFIELD A. HUPPUGH,
 GEORGE M. MEAD,
 D. McLAUGHLIN,
 JAMES MCPHILLIPS,
 PATRICK MOYNEHAN,

A. EUGENE MASON,
 GEORGE N. OSTRANDER,
 WILLIAM H. PARKER,
 JOSEPH E. SAWYER,
 JOHN H. SHEEHAN,

DANIEL H. COWLES,
 A. B. COUNTRYMAN,
 HARRIS S. MASON,
 EPHRAIM B. POTTER,

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....
 Private securities, market value.....
 Real estate owned.....
 Mortgages owned.....
 Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....
 Loans and discounts secured by other collateral.....
 Loans, discounts and bills purchased not secured by collateral.....
 Overdrafts.....
 Due from trust companies, banks and bankers.....
 Specie.....
 Legal tender notes and notes of national banks.....
 Federal reserve notes.....
 Cash items.....
 Assets not included in any of the above heads.....

Total resources.....

| Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 20, 1916 |
|--|---|--|---|
| \$25,663 | \$25,663 | \$25,663 | \$25,663 |
| 7,300 | 7,300 | 7,300 | 7,300 |
| 53,684 | 54,666 | 54,733 | 54,734 |
| 93,241 | 91,241 | 65,543 | 66,368 |
| 180,343 | 204,406 | 157,573 | 200,710 |
| 112,786 | 132,737 | 126,702 | 89,806 |
| 576,575 | 510,647 | 503,999 | 536,020 |
| 329 | 688 | 554 | 397 |
| 77,512 | 66,258 | 73,968 | 74,683 |
| 6,667 | 8,104 | 8,255 | 8,041 |
| 21,778 | 20,839 | 14,996 | 12,265 |
| ..... | 700 | ..... | ..... |
| 2,071 | 2,443 | 2,321 | 3,708 |
| 20,171 | 21,834 | 74,180 | 29,729 |
| \$1,178,120 | \$1,147,526 | \$1,115,787 | \$1,109,423 |

LIABILITIES

| | | | | |
|--|-------------|-------------|-------------|-------------|
| Capital | \$100,000 | \$100,000 | \$100,000 | \$100,000 |
| Surplus, including all undivided profits (market value) | 169,809 | 158,794 | 161,477 | 162,657 |
| Preferred deposits, viz.: | | | | |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository | 15,132 | 27,001 | 30,288 | 27,253 |
| Deposits by the State of New York | 111,000 | 106,500 | 101,000 | 111,000 |
| Deposits by the Superintendent on Banks of the State of New York | 5,000 | 5,000 | 5,000 | 2,500 |
| Due depositors, not preferred | 724,445 | 691,313 | 683,700 | 681,696 |
| Due to trust companies, banks and bankers | 15,333 | 29,250 | 18,540 | 15,268 |
| Bills payable | 31,500 | 26,500 | 10,000 | ..... |
| Other liabilities | 5,901 | 3,168 | 5,782 | 9,049 |
| Total liabilities | \$1,178,120 | \$1,147,526 | \$1,115,787 | \$1,109,423 |

36. GUARANTY TRUST COMPANY OF NEW YORK, NEW YORK CITY

| | | |
|---|--|--|
| CHARLES H. SABIN, <i>President</i> . | [140 Broadway; chartered 1864 as New York Guaranty and Indemnity Company.] | F. W. ELLSWORTH, <i>Secretary</i> . |
| CHARLES M. BILLINGS, <i>Vice-President</i> , | W. C. EDWARDS, <i>Vice-President</i> , | ROBERT H. COX, <i>Assistant Secretary</i> , |
| WILLIAM C. POTTER, <i>Vice-President</i> , | E. C. HEBBARD, <i>Vice-President</i> , | ARTHUR R. JONES, <i>Assistant Secretary</i> , |
| WILLIAM C. LANE, <i>Vice-President</i> , | N. D. JAY, <i>Vice-President</i> , | L. S. CRITCHELL, <i>Assistant Secretary</i> , |
| MAX MAY, <i>Vice-President</i> , | ALBERT BRETON, <i>Vice-President</i> , | EDWARD S. MOORE, <i>Assistant Secretary</i> , |
| LEWIS B. FRANKLIN, <i>Vice-President</i> , | L. B. FRANKLIN, <i>Vice-President</i> , | H. A. DUNCAN, <i>Assistant Secretary</i> , |
| JAMES M. PRATT, <i>Vice-President</i> , | E. W. STETSON, <i>Vice-President</i> , | R. B. F. RANDOLPH, <i>Assistant Secretary</i> , |
| WILLIAM C. COX, <i>Vice-President</i> , | WILLIAM P. CONWAY, <i>Vice-President</i> , | G. W. WILLIAMSON, <i>Assistant Secretary</i> , |
| GRAYSON M. P. MURPHY, <i>Vice-President</i> , | N. D. PUTNAM, <i>Treasurer</i> , | MORRIS J. DUMONT, <i>Assistant Secretary</i> , |
| WILLIAM C. EDWARDS, <i>Vice-President</i> , | LOUIS D. STANTON, <i>Assistant Treasurer</i> , | F. J. H. SUTTON, <i>Trust Officer</i> , |
| JOHN J. LEWIS, <i>Vice-President</i> , | G. J. GEER, Jr., <i>Assistant Treasurer</i> , | R. J. F. ALLEN, <i>Assistant Trust Officer</i> , |
| HAROLD STANLEY, <i>Vice-President</i> , | F. C. HARRIMAN, <i>Assistant Secretary</i> , | F. T. SHERMAN, <i>Assistant Trust Officer</i> . |
| | WALTER MEACHAM, <i>Assistant Secretary</i> , | |

DIRECTORS

| | | | | |
|--------------------|------------------------|---------------------|----------------------|-----------------------|
| EDWARD J. BERWIND, | DANIEL GUGGENHEIM, | THOMAS W. LAMONT, | CHARLES H. ALLEN, | W. AVERELL HARRIMAN, |
| T. DEWITT CUYLER, | ALEX. J. HEMPHILL, | WILLIAM C. LANE, | WILLIAM C. POTTER, | GRAYSON M. P. MURPHY, |
| JAMES B. DUKE, | JOHN S. RUNNELLS, | EDGAR L. MARSTON, | DANIEL G. REID, | ALBERT H. HARRIS, |
| ROBERT W. GOELET, | JOHN A. SPOOR, | THOMAS F. RYAN, | CHARLES H. SABIN, | ALBERT STRAUSS, |
| GEORGE J. GOULD, | AUGUSTUS D. JUILLIARD, | CHARLES A. PEABODY, | HARRY PAYNE WHITNEY, | CALEB C. DULA. |

RESOURCES

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 26, 1916 |
|---|--|---|--|---|
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$28,559,798 | \$28,053,647 | \$26,776,474 | \$32,248,769 |
| Private securities, market value..... | 47,025,831 | 52,180,073 | 49,800,417 | 49,812,470 |
| Real estate owned..... | 2,612,793 | 2,500,000 | 2,500,000 | 2,500,000 |
| Mortgages owned..... | 327,819 | 1,732,500 | 1,765,500 | 1,833,000 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 301,200 | 196,100 | 378,078 | 349,876 |
| Loans and discounts secured by other collateral..... | 275,804,780 | 223,877,063 | 218,801,068 | 201,192,190 |
| Loans, discounts and bills purchased not secured by collateral..... | 60,005,182 | 76,701,177 | 76,194,137 | 82,663,679 |

| | | | | |
|--|---------------|---------------|---------------|---------------|
| Overdrafts..... | 5,111 | 948 | 50,592 | 9,038 |
| Due from trust companies, banks and bankers..... | 35,810,610 | 25,174,453 | 25,004,443 | 24,087,310 |
| Specie..... | 44,063,858 | 30,605,615 | 31,068,380 | 27,633,039 |
| Legal tender notes and notes of national banks..... | 2,333,115 | 662,890 | 4,726,000 | 6,801,250 |
| Federal reserve notes..... | 80,000 | 88,110 | 115,000 | 400,115 |
| Cash items..... | 20,359,315 | 25,381,575 | 14,619,502 | 24,167,051 |
| Customers' liability on acceptances (per contra, see Liabilities)..... | 48,591,922 | 28,783,268 | 32,436,353 | 41,193,796 |
| Assets not included in any of the above heads..... | 19,711,727 | 31,190,776 | 37,937,680 | 82,318,580 |
| Total resources..... | \$586,541,461 | \$526,638,134 | \$521,714,669 | \$577,163,092 |

LIABILITIES

| | | | | |
|---|---------------|---------------|---------------|---------------|
| Capital..... | \$20,000,000 | \$20,000,000 | \$20,000,000 | \$20,000,000 |
| Surplus, including all undivided profits (market value)..... | 30,638,622 | 31,073,725 | 32,149,440 | 33,999,906 |
| Preferred deposits, viz.: Due New York State savings banks..... | 6,037,391 | 5,986,670 | 5,946,568 | 6,821,725 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 11,375,302 | 10,617,958 | 21,286,389 | 29,413,530 |
| Deposits by the State of New York..... | 130,000 | 75,000 | 45,000 | 45,000 |
| Deposits by the Superintendent of Banks of the State of New York..... | 10,000 | 10,000 | 5,000 | 5,000 |
| Other deposits secured by pledge of assets..... | 3,730,000 | 635,164 | 643,157 | 643,157 |
| Deposits otherwise preferred..... | 413,164,423 | 12,380,000 | 357,438,842 | 346,252,468 |
| Due to trust companies, banks and bankers..... | 45,948,647 | 343,188,864 | 40,251,880 | 84,442,821 |
| Acceptances of drafts payable at a future date or authorized by commercial letters of credit..... | 48,591,922 | 70,922,544 | 41,035,426 | 41,193,796 |
| Other liabilities..... | 6,915,154 | 31,083,667 | 2,912,967 | 14,345,689 |
| Total liabilities..... | \$586,541,461 | \$526,638,134 | \$521,714,669 | \$577,163,092 |

37. HAMILTON TRUST COMPANY, BROOKLYN

WILLARD E. EDMISTER, *President.*

[189 Montague street; organised 1891]

WILLIAM BERRI, *Vice-President.*WALTER C. HUMSTONE, *Vice-President.*GEORGE HADDEN, *Secretary.*ROBERT S. GIRLING, *Assistant Secretary.*

TRUSTEES

WILLIAM BERRI, JOHN R. HEGEMAN,

DAVID F. BUTCHER,

GEORGE HADDEN,

CHARLES E. KEATOR,

CHARLES COOPER,

WALTER C. HUMSTONE,

FREDERICK H. POUCH,

FREDERICK H. ECKER,

JOHN ANDERSON,

JOHN C. MCGUIRE,

JOHN N. PARTBRIDGE,

EVERSLEY CHILDS,

WILLARD E. EDMISTER,

EDWIN A. AMES,

HENRY N. WHITNEY,

EZRA D. BUSHNELL,

FRANK SULLIVAN SMITH,

JULIUS B. DAVENPORT,

FREDERICK H. WEBSTER,

DANIEL J. CREEM,

H. C. FOLGER,

CHARLES J. McDERMOTT,

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Federal reserve notes.....

Cash items.....

Assets not included in any of the above heads.....

Total resources.....

| Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 29, 1916 |
|--|---|--|---|
| \$453,750 | \$460,250 | \$460,750 | \$548,000 |
| 2,937,358 | 2,799,850 | 2,914,440 | 3,024,826 |
| 78,671 | 75,671 | 75,671 | 76,804 |
| 587,800 | 622,850 | 652,700 | 651,475 |
| 71,750 | 76,250 | 89,250 | 90,550 |
| 3,060,794 | 3,734,283 | 3,522,111 | 4,121,902 |
| 234,807 | 207,525 | 268,154 | 229,669 |
| 14 | 12 | ..... | 17 |
| 2,500,594 | 2,010,457 | 1,913,212 | 1,077,510 |
| 474,308 | 542,802 | 000,614 | 574,561 |
| 53,275 | 58,425 | 70,760 | 106,420 |
| 2,310 | 2,110 | 2,285 | 15,140 |
| 1,481 | 5,322 | 1,723 | 3,423 |
| 75,844 | 76,466 | 88,797 | 78,748 |
| \$10,532,756 | \$10,672,273 | \$10,060,467 | \$10,599,045 |

LIABILITIES

| | | | | |
|--|--------------|--------------|--------------|--------------|
| Capital..... | \$500,000 | \$500,000 | \$500,000 | \$500,000 |
| Surplus, including all undivided profits (market value)..... | 1,083,521 | 1,103,464 | 1,116,100 | 1,147,451 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings banks..... | 1,398,616 | 1,395,890 | 1,311,715 | 1,457,433 |
| Due New York State savings and loan associations, credit unions and land bank..... | 30,456 | 32,488 | 41,864 | 32,311 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee or depository..... | 183,389 | 147,500 | 175,353 | 139,040 |
| Deposits by the State of New York..... | 200,000 | 175,000 | 322,375 | 200,000 |
| Deposits by the Superintendent of Banks of the State of New York..... | 1,840 | 1,853 | 1,711 | 1,717 |
| Other deposits secured by pledge of assets..... | 130,816 | 144,610 | 144,892 | 176,500 |
| Due depositors, not preferred..... | 6,787,369 | 6,993,210 | 6,891,083 | 6,776,361 |
| Due to trust companies, banks and bankers..... | 145,993 | 102,319 | 100,369 | 87,197 |
| Other liabilities..... | 60,756 | 75,939 | 55,005 | 81,035 |
| Total liabilities..... | \$10,532,756 | \$10,672,273 | \$10,690,467 | \$10,599,045 |

38. HUDSON RIVER TRUST COMPANY, HUDSON

DELBERT DINEHART, *President.*ROBERT W. EVANS, *Vice-President.*

[520 Warren street; organised 1912]

CHARLES W. CLAPPER, *Secretary.*CHARLES W. BOSTWICK, *Vice-President*

DIRECTORS

DELBERT DINEHART, H. R. BRYAN,

JAMES J. FOX,

A. W. HOOVER,

HAROLD E. FRITTS,

R. W. EVANS, L. A. BRISTOL,

S. V. WHITBOK,

WILLIAM A. MALLERY, Jr.,

T. B. KEATING,

C. W. BOSTWICK, HENRY HUDSON,

HERMAN LIVINGSTON,

ARTHUR FARRAND,

E. W. SCOVILLE,

ARTHUR GIFFORD, JOHN NICHOLS,

L. R. TILDEN,

EDWARD TINKER,

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Cash items.....

Assets not included in any of the above heads.....

Total resources.....

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 20, 1916 |
|---|---|--|---|--|
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$87,559 | \$139,858 | \$83,244 | \$83,891 |
| Private securities, market value..... | 375,103 | 363,790 | 441,828 | 538,523 |
| Real estate owned..... | 30,000 | 30,000 | 30,000 | 25,000 |
| Mortgages owned..... | 132,600 | 134,888 | 133,570 | 138,553 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 74,246 | 46,975 | 41,361 | 53,249 |
| Loans and discounts secured by other collateral..... | 50,343 | 55,949 | 34,339 | 36,629 |
| Loans, discounts and bills purchased not secured by collateral..... | 444,004 | 423,466 | 384,302 | 309,117 |
| Overdrafts..... | 203 | 279 | 1,111 | 252 |
| Due from trust companies, banks and bankers..... | 68,036 | 112,237 | 198,009 | 138,070 |
| Specie..... | 4,730 | 2,835 | 4,173 | 3,352 |
| Legal tender notes and notes of national banks..... | 31,700 | 39,000 | 39,400 | 30,000 |
| Cash items..... | 3,564 | 1,799 | 3,443 | 3,302 |
| Assets not included in any of the above heads..... | 6,901 | 5,396 | 7,587 | 8,784 |
| Total resources..... | \$1,308,989 | \$1,356,472 | \$1,402,427 | \$1,428,812 |

LIABILITIES

| | | | | |
|--|--------------------|--------------------|--------------------|--------------------|
| Capital | \$125,000 | \$125,000 | \$125,000 | \$125,000 |
| Surplus, including all undivided profits (market value) | 93,701 | 90,823 | 93,499 | 92,546 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings banks | 29,523 | 33,780 | 39,994 | 28,313 |
| Due New York State savings and loan associations, credit unions and land bank | 156 | 220 | 49 | 56 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository | 5,110 | 7,396 | 5,387 | 5,388 |
| Deposits by the State of New York | 109,000 | 96,000 | 86,000 | 103,000 |
| Other deposits secured by pledge of assets | 13,052 | 13,347 | 14,129 | 14,269 |
| Due depositors, not preferred | 925,225 | 979,031 | 1,027,590 | 1,040,334 |
| Due to trust companies, banks and bankers | 2,019 | 7,702 | 5,704 | 6,344 |
| Other liabilities | 6,203 | 4,173 | 6,075 | 11,562 |
| Total liabilities | \$1,308,969 | \$1,356,472 | \$1,402,427 | \$1,428,812 |

39. HUDSON TRUST COMPANY, NEW YORK CITY

FRANK V. BALDWIN, *President*.

[1411 Broadway, organised 1906]

JOHN W. H. BERGEN, *Treasurer*.HENRY C. STRAHMANN, *Vice-President*.JOHN GERKEN, *Vice-President*.RICHARD A. PURDY, *Secretary*.

DIRECTORS

FRANK V. BALDWIN, PAUL B. SCARFF.

JOHN GERKEN.

WM. P. RINCKHOFF,

WM. VON TWISTERN.

CLARENCE P. KING, RICHARD A. PURDY.

CHARLES F. HOLM.

GUSTAV SCHOLER,

GUY T. SCOTT.

ROBERT H. ROUNTREE, FRED H. EHLEN,

E. A. McALPIN.

HENRY C. STRAHMANN,

LYNN H. DINKINS.

RESOURCES

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 20, 1916 |
|---|---|--|---|--|
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$904,510 | \$925,000 | \$925,000 | \$925,000 |
| Private securities, market value..... | 497,032 | 930,126 | 945,087 | 973,462 |
| Real estate owned..... | 356,305 | 498,270 | 498,270 | 515,087 |
| Mortgages owned..... | 237,000 | 213,000 | 211,000 | 196,000 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 104,411 | 85,314 | 41,814 | 36,000 |
| Loans and discounts secured by other collateral..... | 1,270,226 | 1,567,923 | 1,296,711 | 1,235,080 |
| Loans, discounts and bills purchased not secured by collateral..... | 1,014,198 | 939,908 | 1,048,679 | 1,172,326 |
| Overdrafts..... | 1,829 | 109 | 22 | 8 |
| Due from trust companies, banks and bankers..... | 1,926,384 | 1,612,194 | 1,797,451 | 1,738,074 |
| Specie..... | 278,760 | 274,026 | 229,778 | 191,463 |
| Legal tender notes and notes of national banks..... | 72,705 | 66,829 | 103,029 | 139,369 |
| Federal reserve notes..... | 10,900 | 2,250 | 3,350 | 4,015 |
| Cash items..... | 15,896 | 15,003 | 10,333 | 21,297 |
| Customers' liability on acceptances (per contra, see Liabilities)..... | ..... | 4,000 | 269,452 | 4,000 |
| Assets not included in any of the above heads..... | 23,965 | 30,554 | 21,472 | 31,960 |
| Total resources..... | \$6,714,121 | \$7,064,506 | \$7,261,478 | \$7,084,371 |

LIABILITIES

| | | | |
|---|-------------|-------------|-------------|
| Capital..... | \$500,000 | \$500,000 | \$500,000 |
| Surplus, including all undivided profits (market value)..... | 607,948 | 571,351 | 579,113 |
| Preferred deposits, viz.: | | | 593,761 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | | | |
| Deposits by the State of New York..... | 165,948 | 169,929 | 207,639 |
| Deposits by the Superintendent of Banks of the State of New York..... | 300,000 | 230,000 | 205,000 |
| Other deposits secured by pledge of assets..... | 9,405 | 9,498 | 9,546 |
| Deposits otherwise preferred..... | ..... | ..... | ..... |
| Due depositors, not preferred..... | 125,039 | 280,012 | 21 |
| Due to trust companies, banks and bankers..... | 4,204,586 | 4,338,155 | 4,614,715 |
| Acceptances of drafts payable at a future date or authorized by commercial letters of credit..... | 537,902 | 577,342 | 527,510 |
| Other liabilities..... | ..... | 4,000 | 270,732 |
| | 263,293 | 384,219 | 377,202 |
| Total liabilities..... | \$6,714,121 | \$7,064,506 | \$7,291,478 |
| | | | \$7,084,371 |

40. HUGUENOT TRUST COMPANY OF NEW ROCHELLE, NEW ROCHELLE

RAYMOND J. WALTERS, *President*.MICHAEL J. MARTIN, *Vice-President*.

[32 North avenue; organized 1910]

GEORGE N. SUTTON, *Secretary*.GEORGE E. GALGANO, *Vice-President*.

DIRECTORS

CHARLES W. BRYAN, JOHN T. FENLON,

ALBERT B. GROSS,

FREDERICK H. WALDORF,

CHARLES H. REISIG,

ARTHUR L. DAVIS, GEORGE W. SUTTON,

ADAM KISTINGER,

MICHAEL J. MARTIN,

ALBERT M. BEDFORD,

CHARLES W. BRYAN, JR., GEORGE E. GALGANO,

FRANK C. KOCH,

RAYMOND J. WALTERS,

GEO. M. L. LA BRANCHE.

RESOURCES

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1917 | Statement of condition Nov. 29, 1918 |
|---|---|--|---|--|
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$182,045 | \$147,493 | \$128,921 | \$206,762 |
| Private securities, market value..... | 62,317 | 99,027 | 139,558 | 216,006 |
| Real estate owned..... | 36,000 | 36,000 | 36,000 | 36,000 |
| Mortgages owned..... | 82,500 | 76,500 | 76,500 | 76,000 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 25,925 | 26,815 | 20,450 | 62,496 |
| Loans and discounts secured by other collateral..... | 84,802 | 84,367 | 71,054 | 77,996 |
| Loans, discounts and bills purchased not secured by collateral..... | 366,286 | 419,457 | 403,645 | 362,436 |
| Due from trust companies, banks and bankers..... | 94,219 | 182,108 | 158,202 | 78,784 |
| Specie..... | 14,315 | 16,893 | 13,503 | 11,869 |
| Legal tender notes and notes of national banks..... | 9,518 | 9,189 | 19,015 | 12,840 |
| Federal reserve notes..... | 2,700 | 3,000 | 3,240 | 8,000 |
| Cash items..... | 2,321 | 12,166 | 1,560 | 2,908 |
| Assets not included in any of the above heads..... | 5,300 | 4,998 | 5,643 | 4,595 |
| Total resources..... | \$968,138 | \$1,068,008 | \$1,077,280 | \$1,145,927 |

LIABILITIES

| | | | | |
|--|-----------|-------------|-------------|-------------|
| Capital | \$150,000 | \$150,000 | \$150,000 | \$150,000 |
| Surplus, including all undivided profits (market value) | 65,595 | 68,083 | 74,321 | 78,845 |
| Preferred deposits, viz.: | | | | |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository | 416 | 432 | 432 | 432 |
| Deposits by the State of New York | 83,000 | 75,000 | 75,000 | 83,000 |
| Other deposits secured by pledge of assets | 3,622 | 3,667 | 3,667 | 3,667 |
| Due depositors, not preferred | 634,194 | 760,132 | 762,636 | 818,533 |
| Due to trust companies, banks and bankers | 26,127 | 5,875 | 3,275 | 3,348 |
| Other liabilities | 5,184 | 4,819 | 7,949 | 8,102 |
| Total liabilities | \$988,138 | \$1,068,008 | \$1,077,280 | \$1,145,927 |

41. ITHACA TRUST COMPANY, ITHACA

MYNDERSE VAN CLEEF, *President.*EMMONS L. WILLIAMS, *Vice-President.*

(110 North Tioga street; organised 1891)

DIRECTORS

CHARLES H. BLOOD, FRANKLIN C. CORNELL, SHERMAN PEER,
 CHARLES D. BOSTWICK, JOHN M. GUANTLETT, JACOB ROTHSCHILD,
 FORDYCE A. COBB, FREDERIC J. WHITON, LOUIS P. SMITH,
 EDWIN C. STEWART.

WILLIAM H. STORMS, *Secretary.*CHARLES E. TREMAN, *Vice-President.*

WILLIAM H. STORMS, ROBERT H. TREMAN,
 CHARLES E. TREMAN, MYNDERSE VAN CLEEF,
 EMMONS L. WILLIAMS, LEROY H. VAN KIRK.

| RESOURCES | | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 29, 1916 |
|---|--|---|--|---|--|
| Stock and bond investments, viz.: | | | | | |
| Public securities, market value..... | | \$227,993 | \$220,403 | \$171,776 | \$181,001 |
| Private securities, market value..... | | 970,630 | 984,323 | 988,334 | 994,045 |
| Real estate owned..... | | 20,000 | 20,000 | 20,000 | 20,000 |
| Mortgages owned..... | | 751,431 | 777,441 | 810,016 | 839,466 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | | 40,900 | 45,000 | 40,700 | 40,700 |
| Loans and discounts secured by other collateral..... | | 397,092 | 430,578 | 428,389 | 388,858 |
| Loans, discounts and bills purchased not secured by collateral..... | | 199,698 | 208,127 | 215,706 | 199,926 |
| Overdrafts..... | | 43 | 121 | 369 | 870 |
| Due from trust companies, banks and bankers..... | | 386,915 | 340,837 | 289,885 | 378,406 |
| Specie..... | | 37,063 | 32,508 | 30,963 | 39,396 |
| Legal tender notes and notes of national banks..... | | 10,800 | 10,000 | 10,000 | 10,000 |
| Federal reserve notes..... | | 1,200 | 2,000 | 600 | 600 |
| Cash items..... | | 8,460 | 9,068 | 3,302 | 11,542 |
| Assets not included in any of the above heads..... | | 38,346 | 43,941 | 36,358 | 42,329 |
| Total resources..... | | \$3,090,561 | \$3,124,347 | \$3,046,398 | \$3,147,138 |

LIABILITIES

| | | | | |
|---|-------------|-------------|-------------|-------------|
| Capital..... | \$200,000 | \$200,000 | \$200,000 | \$200,000 |
| Surplus, including all undivided profits (market value)..... | 192,059 | 225,759 | 227,266 | 237,459 |
| Preferred deposits, viz.: | | | | |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary..... | 119,322 | 122,276 | 115,100 | 118,501 |
| Deposits by the State of New York..... | 50,000 | 50,000 | 50,000 | 50,000 |
| Deposits by the Superintendent of Banks of the State of New York..... | 10,000 | 10,000 | 10,000 | 7,500 |
| Due depositors, not preferred..... | 2,478,380 | 2,490,446 | 2,417,191 | 2,478,511 |
| Due to trust companies, banks and bankers..... | 25,389 | 25,567 | 10,339 | 23,165 |
| Other liabilities..... | 15,401 | 299 | 16,502 | 32,002 |
| Total liabilities..... | \$3,090,561 | \$3,124,347 | \$3,046,398 | \$3,147,138 |

42. KINGS COUNTY TRUST COMPANY, BROOKLYN

| | | |
|---|---|--|
| JULIAN D. FAIRCHILD, <i>President.</i> | [342 Fulton street; organised 1889] | THOMAS BLAKE, <i>Secretary.</i> |
| JULIAN P. FAIRCHILD, <i>Vice-President.</i> | D. W. McWILLIAMS, <i>Vice-President.</i> | HOWARD D. JOOST, <i>Assistant Secretary.</i> |
| WILLIAM HARKNESS, <i>Vice-President.</i> | WILLIAM J. WASON, Jr., <i>Vice-President.</i> | J. NORMAN CARPENTER, <i>Trust Officer.</i> |
| TRUSTEES | | |
| WALTER E. BEDELL, | ROBERT A. DRYSDALE, | JOSEPH HUBER, |
| EDWARD C. BLUM, | JULIAN D. FAIRCHILD, | WHITMAN W. KENYON, |
| GEO. V. BROWER, | JULIAN P. FAIRCHILD, | D. W. McWILLIAMS, |
| F. L. CRANFORD, | W. M. VAN ANDEN, | HENRY A. MEYER, |
| JOHN T. UNDERWOOD, | WILLIAM HARKNESS, | CHARLES A. O'DONOHUE, |
| | | JOHN F. SCHMADEKE. |
| | | CHARLES E. PERKINS, |
| | | JOHN J. WILLIAMS, |
| | | DICK S. RAMSAY, |
| | | H. B. SCHARMANN, |
| | | OSWALD W. UHL, |
| | | LLEWELLYN A. WRAY. |
| | | FREDERICK G. FISCHER, |
| | | WILLIAM J. WASON, Jr., |

| RESOURCES | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 23, 1916 |
|---|--|---|--|---|
| | | | | |
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$2,121,022 | \$2,347,550 | \$2,637,113 | \$2,500,087 |
| Private securities, market value..... | 7,900,246 | 8,131,600 | 8,016,315 | 8,443,933 |
| Real estate owned..... | 210,000 | 223,342 | 223,342 | 223,592 |
| Mortgages owned..... | 992,800 | 1,059,300 | 1,050,300 | 1,042,800 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 237,575 | 245,975 | 240,850 | 259,075 |
| Loans and discounts secured by other collateral..... | 7,980,646 | 10,067,590 | 11,087,591 | 10,386,157 |
| Loans, discounts and bills purchased not secured by collateral..... | 1,820,029 | 1,433,026 | 1,912,394 | 1,736,004 |
| Overdrafts..... | 329 | ..... | 269 | 132 |
| Due from trust companies, banks and bankers..... | 2,755,959 | 2,356,146 | 2,232,477 | 4,168,338 |
| Specie..... | 1,233,930 | 1,203,940 | 1,248,918 | 1,265,409 |
| Legal tender notes and notes of national banks..... | 136,735 | 410,310 | 452,910 | 415,350 |
| Federal reserve notes..... | 84,265 | 101,725 | 122,040 | 130,545 |
| Cash items..... | 18,611 | 10,625 | 14,010 | 16,382 |
| Assets not included in any of the above heads..... | 196,344 | 188,220 | 222,919 | 204,463 |
| Total resources..... | \$25,688,491 | \$27,779,349 | \$29,461,438 | \$30,792,272 |

LIABILITIES

| | | | | |
|--|--------------|--------------|--------------|--------------|
| Capital | \$500,000 | \$500,000 | \$500,000 | \$500,000 |
| Surplus, including all undivided profits (market value) | 2,644,034 | 2,701,138 | 2,712,932 | 2,733,079 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings banks | 4,226,814 | 4,069,663 | 4,227,600 | 4,186,429 |
| Due New York State savings and loan associations, credit unions and land bank | 13,992 | 7,550 | 10,066 | 10,315 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary | 261,984 | 411,747 | 869,264 | 588,439 |
| Deposits by the State of New York | 645,000 | 800,000 | 688,000 | 900,000 |
| Deposits by the Superintendent of Banks of the State of New York | 30,284 | 24,748 | 32,259 | 27,983 |
| Other deposits secured by pledge of assets | 339,084 | 343,299 | 339,084 | 424,319 |
| Due depositors, not preferred | 16,616,224 | 18,588,595 | 19,627,286 | 20,878,002 |
| Due to trust companies, banks and bankers | 239,939 | 232,625 | 267,827 | 279,695 |
| Other liabilities | 171,136 | 99,984 | 187,120 | 264,011 |
| Total liabilities | \$25,688,491 | \$27,779,349 | \$29,461,438 | \$30,792,272 |

43. LAWYERS' TITLE AND TRUST COMPANY, NEW YORK CITY

[190 Broadway; organized 1906 by merger of Central Realty Bond and Trust Company and Lawyers' Title Insurance Company]

WALTER N. VAIL, *Secretary*.U. CONDIT VARICK, *Assistant Secretary*.FREDERICK D. REED, *Assistant Secretary*.GEORGE F. PARMELEE, *Assistant Secretary*.FREDERIC E. GUNNISON, *Vice-President*.ARCHIBALD FORBES, *Treasurer*.ROBERT I. SMYTH, *Assistant Treasurer*.THORWALD STALLKNECHT, *Vice-President*.HERBERT E. JACKSON, *Vice-President*.LEWIS H. LOSEE, *Vice-President*.

DIRECTORS

PAYSON MERRILL,

WM. IVES WASHBURN,

DICK S. RAMSAY,

T. STALLKNECHT,

ALBERT H. WIGGIN,

FRED. E. GUNNISON,

EDWIN C. JAMESON,

WILLIAM M. CALDER,

JOHN J. WATSON, Jr.,

EDGAR J. PHILLIPS.

RICHARD T. GREENE,

WILLIAM P. DIXON,

HENRY GOLDMAN,

J. F. KERNOCHAN,

PHILIP LEHMAN,

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 29, 1916 |
|---|--|---|--|---|
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$1,888,064 | \$2,114,592 | \$1,999,889 | \$2,224,060 |
| Private securities, market value..... | 4,898,222 | 5,250,544 | 5,409,583 | 5,455,188 |
| Real estate owned..... | 3,453,810 | 3,430,518 | 3,293,172 | 3,376,866 |
| Mortgages owned..... | 7,149,517 | 7,313,281 | 7,739,893 | 7,504,042 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 142,088 | 174,708 | 252,857 | 189,850 |
| Loans and discounts secured by other collateral..... | 5,147,122 | 6,493,240 | 7,632,900 | 7,669,720 |
| Loans, discounts and bills purchased not secured by collateral..... | 1,997,040 | 1,812,049 | 1,987,219 | 2,242,880 |
| Overdrafts..... | ..... | 93 | 229 | 647 |
| Due from trust companies, banks and bankers..... | 1,594,521 | 1,587,157 | 1,592,916 | 1,530,197 |
| Specie..... | 1,587,879 | 1,536,987 | 1,639,412 | 1,545,618 |
| Legal tender notes and notes of national banks..... | 279,645 | 375,410 | 295,425 | 417,740 |

| | | | | |
|--|--------------|--------------|--------------|--------------|
| Federal reserve notes..... | 7,450 | 13,165 | 33,390 | 35,335 |
| Cash items..... | 231,746 | 728,314 | 662,495 | 791,871 |
| Customers' liability on acceptances (per contra, see Liabilities)..... | ..... | ..... | ..... | 166,666 |
| Assets not included in any of the above heads..... | 415,304 | 515,312 | 496,710 | 521,405 |
| Total resources..... | \$28,733,378 | \$31,344,470 | \$33,036,090 | \$33,671,785 |

LIABILITIES

| | | | | |
|---|--------------|--------------|--------------|--------------|
| Capital..... | \$4,000,000 | \$4,000,000 | \$4,000,000 | \$4,000,000 |
| Surplus, including all undivided profits (market value)..... | 5,378,012 | 5,471,978 | 5,570,966 | 5,774,601 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings banks..... | 994,509 | 1,099,348 | 1,040,644 | 1,164,490 |
| Due New York State savings and loan associations, credit unions and land bank..... | 18,265 | 15,871 | 17,650 | 18,268 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary..... | 548,451 | 695,301 | 919,119 | 2,086,694 |
| Deposits by the State of New York..... | 364,598 | 308,056 | 225,000 | 320,000 |
| Deposits by the Superintendent of Banks of the State of New York..... | 81,350 | 81,481 | 32,646 | 32,809 |
| Other deposits secured by pledge of assets..... | 102,763 | 129,990 | 111,925 | 102,246 |
| Deposits otherwise preferred..... | 388,410 | 320,844 | 249,703 | 199,542 |
| Due depositors, not preferred..... | 16,387,912 | 18,705,705 | 20,190,981 | 19,046,473 |
| Due to trust companies, banks and bankers..... | 222,759 | 326,733 | 406,109 | 405,210 |
| Acceptances of drafts payable at a future date or authorized by commercial letters of credit..... | ..... | ..... | ..... | 166,666 |
| Other liabilities..... | 246,349 | 190,163 | 271,347 | 354,796 |
| Total liabilities..... | \$28,733,378 | \$31,344,470 | \$33,036,090 | \$33,671,785 |

44- LINCOLN TRUST COMPANY, NEW YORK CITY

ALEXANDER S. WEBB, *President*,
 ABRAM M. HYATT, *Vice-President*,
 OWEN WARD, *Vice-President*,

[2077 Broadway; organised 1902]
 NELSON F. GRIFFIN, *Assistant Treasurer*.
 FREDERIC P. DAVIS, *Secretary*.

HORACE F. POOR, *Treasurer*.
 CHAS. E. CALHOUN, *Assistant Secretary*.

DIRECTORS

W. D. BALDWIN, HERMAN C. FLEITMANN, ABRAM M. HYATT,
 GEORGE BLADGEN, ERSKINE HEWITT, W. DELANCEY KOUNTZE,
 WM. G. CONKLIN, EDWARD W. HUMPHREYS, GEORGE LEASK,
 WILLIAM FELSINGER, WM. H. WHEELLOCK, JOHN P. MUNN,
 P. F. MURPHY,

IRVING E. RAYMOND, ISAAC N. SELIGMAN,
 C. MORTON WHITMAN, LOUIS STERN,
 JESSE I. STRAUS, OWEN WARD,
 B. AYMAR SANDS, ALEXANDER S. WEBB.

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....
 Private securities, market value.....
 Real estate owned.....
 Mortgages owned.....
 Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....
 Loans and discounts secured by other collateral.....
 Loans, discounts and bills purchased not secured by collateral.....
 Overdrafts.....
 Due from trust companies, banks and bankers.....
 Specie.....
 Legal tender notes and notes of national banks.....
 Federal reserve notes.....
 Cash items.....
 Assets not included in any of the above heads.....

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 30, 1916 | Statement of condition Nov. 30, 1916 |
|----------------------|---|--|--|--|
| | \$1,029,337 1,790,314 70,893 904,621 | \$980,055 1,797,187 73,370 790,813 | \$958,064 1,796,187 47,398 808,063 | \$885,618 1,679,127 72,354 739,063 |
| | 134,900 7,154,359 1,921,829 1,011 1,404,131 774,100 575,917 14,600 553,188 211,592 | 143,600 7,087,669 1,724,225 1,025 1,382,507 1,134,245 145,600 9,600 546,591 219,906 | 132,800 7,600,784 1,821,936 783 1,475,191 1,206,961 124,100 8,500 516,731 237,613 | 118,000 8,464,187 1,879,272 1,648 1,708,157 1,170,231 179,900 9,500 798,940 223,452 |
| Total resources..... | \$16,540,790 | \$16,036,193 | \$16,735,111 | \$17,919,449 |

LIABILITIES

| | | | |
|--|---------------------|---------------------|---------------------|
| Capital | \$1,000,000 | \$1,000,000 | \$1,000,000 |
| Surplus, including all undivided profits (market value) | 514,811 | 548,142 | 501,253 |
| Preferred deposits, viz.: | | | |
| Due New York State savings banks | 615,530 | 621,175 | 583,278 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository | 250,590 | 252,600 | 227,306 |
| Deposits by the State of New York | 409,000 | 334,000 | 359,000 |
| Deposits by the Superintendent of Banks of the State of New York | 1,527 | 1,512 | 1,512 |
| Other deposits secured by pledge of assets ..... | ..... | 47,007 | 9,502 |
| Due depositors, nor preferred | 13,103,536 | 13,397,539 | 14,636,335 |
| Due to trust companies, banks and bankers | 546,737 | 525,276 | 423,035 |
| Other liabilities | 99,059 | 88,358 | 128,228 |
| Total Liabilities | \$16,540,790 | \$16,036,193 | \$17,919,449 |

45. LIVINGSTON COUNTY TRUST COMPANY, GENESEE

JAMES W. WADSWORTH, *President*,
B. E. BROPHIEL, *Vice-President*,

[56 Main street; organized 1916]

PERRY C. EUCHNER, *Secretary*
FRED G. OLP, *Vice-President*.

DIRECTORS

B. E. BROPHIEL, R. S. FOLTS,
JOHN F. CONNOR, EDWARD J. FORBES,
E. E. DOTY, WM. J. MALONEY,
CHARLES D. NEWTON,

FRED G. OLP,
CHARLES N. STEWART,
JAMES W. WADSWORTH,

JAMES W. WADSWORTH, JR.,
FOSTER W. WALKER,
EUGENE B. WILHELM.

| RESOURCES | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 29, 1916 |
|---|---|--|---|--|
| | | | | |
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$69,176 | \$78,628 | \$93,540 | \$95,275 |
| Private securities, market value..... | 49,215 | 64,020 | 77,041 | 72,175 |
| Mortgages owned..... | 74,350 | 107,500 | 101,300 | 97,050 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 4,330 | 17,145 | 23,249 | 22,042 |
| Loans and discounts secured by other collateral..... | 59,777 | 53,623 | 62,740 | 59,655 |
| Loans, discounts and bills purchased not secured by collateral..... | 92,222 | 119,391 | 117,327 | 110,141 |
| Overdrafts..... | 19 | 120 | 21 | 34 |
| Due from trust companies, banks and bankers..... | 77,403 | 34,500 | 66,520 | 42,784 |
| Specie..... | 4,912 | 3,041 | 2,995 | 5,975 |
| Legal tender notes and notes of national banks..... | 4,770 | 5,280 | 3,664 | 3,926 |
| Federal reserve notes..... | 3,750 | 2,850 | 2,300 | 1,500 |
| Cash items..... | 436 | 404 | 1,032 | 2,167 |
| Assets not included in any of the above heads..... | 8,867 | 8,978 | 10,274 | 10,138 |
| Total resources..... | \$449,227 | \$495,480 | \$562,003 | \$522,863 |

LIABILITIES

| | | | | |
|--|------------------|------------------|------------------|------------------|
| Capital | \$100,000 | \$100,000 | \$100,000 | \$100,000 |
| Surplus, including all undivided profits (market value) | 14,030 | 15,826 | 17,660 | 19,760 |
| Preferred deposits, viz.: | | | | |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository | 27,372 | 25,004 | 24,951 | 26,232 |
| Deposits by the State of New York | 10,000 | 9,000 | 19,000 | 9,000 |
| Other deposits secured by pledge of assets | 28,721 | 28,681 | 29,142 | 28,529 |
| Due depositors, not preferred | 266,067 | 298,924 | 366,770 | 336,765 |
| Bills payable | | 15,000 | | |
| Other liabilities | 3,037 | 3,045 | 4,480 | 2,577 |
| Total liabilities | \$449,227 | \$495,490 | \$562,003 | \$522,863 |

46. MADISON COUNTY TRUST AND DEPOSIT COMPANY, ONEIDA

JOHN H. BROWN, *President.*

[85 Main street; organised 1913]

JAMES MOORE, *Vice-President,*JOHN MAXWELL, *Vice-President,*A. V. NEEDHAM, *Vice-President,*J. L. OAKES, *Treasurer.*

DIRECTORS

JOHN H. BROWN,
 WILLIAM W. WARR,
 CHARLES R. COVILLE
 A. V. NEEDHAM,
 CRAWFORD GETMAN,
 WILLIAM R. OLNEY,

JOHN R. LOOMIS,
 ROBERT L. CROCKETT,
 M. J. DEWEY,
 W. T. JERMY,
 MARTIN CAVANA,
 WILLIAM J. CLARKE,
 CHARLES E. FARR,
 E. B. ROBBE,
 M. D. STEWART,
 CLARK W. DAVIS,
 H. P. DENNISON,

PAUL A. MEAD,
 J. FENN SMITH,
 C. M. STONE,
 LYSLE R. DUNBAR,
 J. L. OAKES,

RESOURCES

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 29, 1916 |
|---|---|--|---|--|
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$151,442 | \$138,545 | \$152,726 | \$196,064 |
| Private securities, market value..... | 73,256 | 90,912 | 129,835 | 148,372 |
| Real estate owned..... | 31,804 | 31,804 | 31,790 | 31,790 |
| Mortgages owned..... | 308,300 | 326,475 | 334,775 | 366,700 |
| Loans and discounts secured by other collateral..... | 111,850 | 116,013 | 119,122 | 125,635 |
| Loans, discounts and bills purchased not secured by collateral..... | 358,832 | 445,687 | 491,153 | 544,234 |
| Overdrafts..... | 13 | 55 | 36 | 30 |
| Due from trust companies, banks and bankers..... | 118,726 | 147,335 | 175,022 | 134,382 |
| Specie..... | 6,381 | 4,835 | 4,105 | 3,487 |
| Legal tender notes and notes of national banks..... | 18,189 | 21,313 | 25,201 | 19,450 |
| Federal reserve notes..... | 425 | 450 | 200 | 300 |
| Cash items..... | 10,309 | 9,520 | 4,298 | 2,958 |
| Assets not included in any of the above heads..... | 14,488 | 13,319 | 20,792 | 16,617 |
| Total resources..... | \$1,204,015 | \$1,346,283 | \$1,480,055 | \$1,580,019 |

LIABILITIES

| | | | | |
|---|-------------|-------------|-------------|-------------|
| Capital..... | \$100,000 | \$100,000 | \$100,000 | \$100,000 |
| Surplus, including all undivided profits (market value)..... | 71,810 | 81,188 | 81,395 | 90,399 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings and loan associations, credit unions and land bank..... | 78 | 1,040 | 504 | 81 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 2,664 | 2,711 | 2,720 | 3,890 |
| Deposits by the State of New York..... | 40,000 | 40,000 | 40,000 | 44,000 |
| Other deposits secured by pledge of assets..... | 4,685 | 4,754 | 4,754 | 4,754 |
| Due depositors, not preferred..... | 979,865 | 1,115,768 | 1,252,280 | 1,330,093 |
| Other liabilities..... | 4,903 | 802 | 7,402 | 6,802 |
| Total liabilities..... | \$1,204,015 | \$1,346,263 | \$1,489,055 | \$1,580,019 |

47. MANUFACTURERS' TRUST COMPANY, BROOKLYN

[774 Broadway; organised 1905, as Citizens Trust Company of Brooklyn]

JAMES H. CONROY, *Secretary*.NATHAN S. JONAS, *President*.
GEORGE FREIFELD, *Vice-President*,
CHAS. FROEB, *Vice-President*,
HENRY C. VON ELM, *Assistant Secretary*,WM. K. DICK, *Vice-President*,
WILLIAM L. SCHNEIDER, *Assistant Secretary*,
REUBEN W. SHELTER, *Assistant Secretary*,
F. W. BRUCHHAUSER, *Assistant Secretary*,S. B. KRAUS, *Vice-President*,
NORMAN B. TYLER, *Assistant Secretary*,
J. C. NIGHTINGALE, *Cashier*.

DIRECTORS

NATHAN S. JONAS,
AARON WESTHEIM,
A. N. BERNSTEIN,
MARTIN DERX,
GEORGE FREIFELD,
LEON LOURIA,
RALPH JONAS,
S. B. KRAUS,
VICTOR A. LERSNER,
MAX LEVY,
JULIUS LIEBMANN,ARTHUR S. SOMERS,
CHARLES LYON,
JOHN H. SCHUMANN,
LOUIS NEWMAN,
H. B. SCHARMANN,JOHN R. THOMPSON,
J. HENRY DICK,
WM. K. DICK,
CHARLES FROEB,
GEORGE P. JACOBS,
J. A. MOLLENHAUER,M. B. STREETER,
WILLIAM P. STURGIS,
WILLIAM H. VOGEL,
BERNARD GALLAGHER,
JAMES H. CONROY,

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....
Private securities, market value.....
Real estate owned.....
Mortgages owned.....
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....
Loans and discounts secured by other collateral.....
Loans, discounts and bills purchased not secured by collateral.....
Overdrafts.....
Due from trust companies, banks and bankers.....
Specie.....
Legal tender notes and notes of national banks.....

| Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 29, 1916 |
|--|---|--|---|
| \$1,295,481 | \$1,321,000 | \$1,321,000 | \$1,334,210 |
| 1,649,665 | 1,581,080 | 1,525,366 | 1,596,478 |
| 866,239 | 866,059 | 864,027 | 863,865 |
| 896,887 | 893,034 | 942,117 | 951,980 |
| 131,014 | 142,302 | 115,386 | 111,949 |
| 1,611,112 | 1,552,714 | 1,770,269 | 1,963,385 |
| 4,641,527 | 4,860,334 | 5,334,116 | 5,458,306 |
| 228 | 351 | 30 | 516 |
| 1,581,838 | 1,509,843 | 1,862,727 | 1,398,974 |
| 556,660 | 849,414 | 765,079 | 827,420 |
| 304,087 | 351,967 | 188,000 | 254,000 |

| | | | | |
|--|---------------------|---------------------|---------------------|---------------------|
| Federal reserve notes..... | 31,300 | 24,350 | 39,900 | 51,250 |
| Cash items..... | 42,142 | 79,247 | 54,829 | 90,395 |
| Assets not included in any of the above heads..... | 135,003 | 140,503 | 129,504 | 127,304 |
| Total resources..... | \$13,743,183 | \$14,169,198 | \$14,912,350 | \$15,029,982 |

LIABILITIES

| | | | | |
|---|---------------------|---------------------|---------------------|---------------------|
| Capital..... | \$1,000,000 | \$1,000,000 | \$1,000,000 | \$1,000,000 |
| Surplus, including all undivided profits (market value)..... | 340,609 | 370,117 | 378,520 | 406,226 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings banks..... | 1,304,246 | 1,566,242 | 1,291,273 | 1,359,640 |
| Due New York State savings and loan associations, credit unions and land bank..... | | | | 6,924 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 45,400 | 45,064 | 39,179 | 47,669 |
| Deposits by the State of New York..... | 300,000 | 250,000 | 230,000 | 300,000 |
| Deposits by the Superintendent of Banks of the State of New York..... | 15 | | | |
| Other deposits secured by pledge of assets..... | 276,209 | 272,919 | 283,730 | 324,177 |
| Due depositors, not preferred..... | 10,295,177 | 10,537,585 | 11,508,368 | 11,464,618 |
| Due to trust companies, banks and bankers..... | 25,280 | 25,521 | | |
| Other liabilities..... | 156,247 | 101,750 | 181,280 | 120,728 |
| Total liabilities..... | \$13,743,183 | \$14,169,198 | \$14,912,350 | \$15,029,982 |

48. METROPOLITAN TRUST COMPANY OF THE CITY OF NEW YORK

GEORGE C. VAN TUYL, Jr., *President.*

[49 Wall street; chartered 1881]

GEORGE N. HARTMANN, *Secretary.*BEVERLY CHEW, *Vice-President.*JOHN F. CISSEL, *Comptroller.*FREDERICK E. FRIED, *Assistant Secretary.*EDWIN F. ROBECK, *Vice-President.*BERTRAM CRUGER, *Treasurer.*WILLARD E. MCHARG, *Assistant Secretary.*HAROLD B. THORNE, *Vice-President.*RUPERT W. K. ANDERSON, *Assistant Treasurer.*JAMES F. McNAMARA, *Trust Officer.*

DIRECTORS

WILLIAM CARPENDER,

J. HORACE HARDING,

GEO. C. VAN TUYL, Jr.,

HERBERT PARSONS,

CHARLES W. OGDEN,

BEVERLY CHEW,

JOSEPH J. SLOCUM,

WALTER E. MAYNARD,

HORACE WHITE,

WILLIAM ROSS PROCTOR,

JOHN W. SIMPSON,

ERSKINE HEWITT,

OGDEN MILLS,

THEODORE C. CAMP,

ALFRED P. WALKER,

THOS. DAWITT CUYLER,

HAROLD I. PRATT,

E. D. MORGAN,

HAROLD HERRICK,

CORNELIUS ELDERT,

HALEY FISKE,

BRADLEY MARTIN,

JOHN T. TERRY,

HENRY W. MARSH,

JOSEPH WALKER, Jr.,

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

| Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 20, 1916 |
|--|---|--|---|
| \$4,027,425 | \$4,633,152 | \$3,797,850 | \$4,338,980 |
| 9,032,453 | 10,284,435 | 11,043,304 | 11,366,395 |
| 59,285 | 60,423 | 354,197 | 353,425 |
| 1,265,308 | 1,344,883 | 1,347,333 | 1,353,608 |
| 656,211 | 2,833,026 | 1,195,793 | 1,282,161 |
| 25,041,665 | 28,172,877 | 25,803,148 | 24,392,736 |
| 17,363,053 | 17,318,067 | 16,252,033 | 16,388,313 |
| 971 | 3,131 | 4,775 | 456 |
| 5,794,129 | 6,742,030 | 5,654,468 | 4,812,054 |
| 4,896,147 | 6,156,068 | 3,927,777 | 3,627,777 |
| 807,250 | 724,530 | 1,867,985 | 1,646,985 |

| | | | |
|---|---------------------|---------------------|---------------------|
| Federal reserve notes..... | 1,000 | 21,280 | 38,450 |
| Cash items..... | 1,975,510 | 1,718,265 | 2,313,411 |
| Assets not included in any of the above heads..... | 525,568 | 421,055 | 423,720 |
| Total resources..... | \$80,773,220 | \$73,408,893 | \$72,338,481 |
| LIABILITIES | | | |
| Capital..... | \$2,000,000 | \$2,000,000 | \$2,000,000 |
| Surplus, including all undivided profits (market value)..... | 6,416,734 | 5,454,204 | 5,484,384 |
| Preferred deposits, viz.: | | | |
| Due New York State savings banks..... | 4,512,008 | 5,728,604 | 5,416,174 |
| Due New York State savings and loan associations, credit unions and land bank..... | 19,056 | 7,587 | 9,028 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 3,598,725 | 1,956,203 | 2,345,808 |
| Deposits by the State of New York..... | 1,960,000 | 950,000 | 1,560,000 |
| Deposits by the Superintendent of Banks of the State of New York..... | 207,420 | 233,852 | 124,951 |
| Due depositors, not preferred..... | 30,337,601 | 36,393,842 | 37,306,965 |
| Due to trust companies, banks and bankers..... | 21,446,829 | 20,147,729 | 17,528,719 |
| Other liabilities..... | 536,827 | 538,872 | 562,454 |
| Total liabilities..... | \$71,035,200 | \$73,408,893 | \$72,338,481 |

49. MONTGOMERY COUNTY TRUST COMPANY, AMSTERDAM

JOHN BARNES, *President.*

[94 Market street; organised 1912]

THOMAS W. SWAN, *Treasurer.*WILLIAM J. KLINE, *Vice-President.*DEBAUN VAN AKEN, *Vice-President.*THEODORE J. YUND, *Vice-President.*

DIRECTORS

JOHN BARNES,

THEODORE S. DUTCHER,

MARTIN KENNEDY, Jr.,

CARL MARK,

LIVINGSTON C. SMITH,

JOHN R. BLOOD,

JAMES W. FERGUSON,

WILLIAM J. KLINE,

KUNO B. SCHOTTE,

THOMAS W. SWAN,

DEBAUN VAN AKEN,

SOLOMON HOLZHEIMER,

THOMAS F. MCCAFFREY,

CHARLES C. YUND,

THEODORE J. YUND

SPENCER K. WARNICK,

WILLIAM MCCLARY,

P. DATER SHAUL,

RESOURCES

Stock and bond investments, viz.:

| | | | | | |
|---|-----------|---------|---------|---------|---------|
| Public securities, market value..... | \$241,635 | | | | |
| Private securities, market value..... | 659,786 | | | | |
| Real estate owned..... | 50,000 | 45,000 | 45,000 | 45,000 | 45,000 |
| Mortgages owned..... | 142,550 | 138,450 | 147,100 | 158,200 | 158,200 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 8,500 | 11,000 | 2,200 | 7,310 | 7,310 |
| Loans and discounts secured by other collateral..... | 156,715 | 211,389 | 189,717 | 204,919 | 204,919 |
| Loans, discounts and bills purchased not secured by collateral..... | 296,750 | 412,488 | 298,289 | 314,087 | 314,087 |
| Overdrafts..... | 124 | 169 | 438 | 273 | 273 |
| Due from trust companies, banks and bankers..... | 110,138 | 138,588 | 312,309 | 126,236 | 126,236 |
| Specie..... | 12,931 | 4,543 | 3,817 | 11,296 | 11,296 |
| Legal tender notes and notes of national banks..... | 8,200 | 18,050 | 23,971 | 12,760 | 12,760 |
| Federal reserve notes..... | 4,300 | 960 | 3,250 | 4,300 | 4,300 |
| Cash items..... | 4,367 | 4,646 | 2,084 | 8,891 | 8,891 |
| Assets not included in any of the above heads..... | 36,384 | 35,836 | 32,198 | 39,908 | 39,908 |

Total resources.....

\$1,782,580

\$1,744,974

\$1,943,317

\$1,951,998

LIABILITIES

| | | | | |
|--|--------------------|--------------------|--------------------|--------------------|
| Capital | \$200,000 | \$200,000 | \$200,000 | \$200,000 |
| Surplus, including all undivided profits (market value) | 133,610 | 126,315 | 130,222 | 142,641 |
| Preferred deposits, viz.: | | | | |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository | 4,462 | | 6,502 | 13,402 |
| Deposits by the State of New York | 287,332 | 250,547 | 222,573 | 200,000 |
| Deposits by the Superintendent of Banks of the State of New York | 2,500 | 2,500 | 1,500 | 1,500 |
| Other deposits secured by pledge of assets | 2,021 | 2,047 | 2,047 | 2,047 |
| Due depositors, not preferred | 1,012,866 | 1,053,021 | 1,341,791 | 1,349,829 |
| Due to trust companies, banks and bankers | 25,384 | 25,468 | 25,302 | 1,908 |
| Bills payable | 50,000 | | | 25,000 |
| Rediscounts | | 76,402 | | |
| Other liabilities | 14,405 | 8,674 | 13,380 | 15,666 |
| Total liabilities | \$1,732,580 | \$1,744,974 | \$1,943,317 | \$1,951,993 |

50. THE MOUNT VERNON TRUST COMPANY, MOUNT VERNON

ARCHIBALD M. CAMPBELL, *President*.

[20 East First street; organized 1903]

P. W. SHEPARD, *Treasurer*.MARK D. STILES, *Vice-President*.EDWIN H. PECK, *Vice-President*.M. H. HALL, *Assistant Treasurer*.STEPHEN VAN TASSEL, *Assistant Treasurer*.

DIRECTORS

GEORGE H. BROWN,
J. HOWARD BURTON,
A. M. CAMPBELL,

JAMES M. DONALD,
W. S. FLEMING,
E. H. HUFNAGEL,
S. H. VORHEES,
N. H. IVES,
EDSON LEWIS,
D. W. WHITMORE,

CHARLES M. MILLER,
E. H. PECK,
W. B. RANDALL,

JOHN G. WINTJEN,
MARK D. STILES,
F. A. STRATTON,

RESOURCES

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 29, 1916 |
|---|---|--|---|--|
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$178,659 | \$235,945 | \$251,908 | \$273,675 |
| Private securities, market value..... | 751,667 | 770,070 | 669,622 | 697,068 |
| Real estate owned..... | 206,988 | 209,639 | 205,064 | 204,476 |
| Mortgages owned..... | 329,355 | 321,655 | 318,155 | 311,555 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 279,888 | 266,906 | 284,978 | 152,041 |
| Loans and discounts secured by other collateral..... | 735,268 | 1,007,946 | 617,071 | 543,541 |
| Loans, discounts and bills purchased not secured by collateral..... | 1,083,858 | 1,323,787 | 1,426,132 | 1,655,188 |
| Overdrafts..... | 77 | 64 | 35 | 702 |
| Due from trust companies, banks and bankers..... | 599,507 | 536,960 | 646,923 | 568,069 |
| Specie..... | 96,121 | 103,670 | 104,505 | 97,298 |
| Legal tender notes and notes of national banks..... | 47,214 | 26,912 | 17,820 | 39,660 |
| Federal reserve notes..... | 13,825 | 22,140 | 9,500 | 5,960 |
| Cash items..... | 8,025 | 7,406 | 5,936 | 20,149 |
| Assets not included in any of the above heads..... | 42,475 | 46,568 | 44,764 | 44,591 |
| Total resources..... | \$4,382,927 | \$4,879,988 | \$4,602,413 | \$4,613,803 |

LIABILITIES

| | | | | |
|---|--------------------|--------------------|--------------------|--------------------|
| Capital..... | \$200,000 | \$200,000 | \$200,000 | \$200,000 |
| Surplus, including all undivided profits (market value)..... | 355,637 | 364,692 | 374,001 | 376,894 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings banks..... | 99,437 | 124,858 | 89,054 | 112,842 |
| Due New York State savings and loan associations, credit unions and land bank..... | 19,746 | 2,835 | 4,053 | 3,781 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary..... | 42,065 | 41,454 | 22,907 | 35,533 |
| Deposits by the State of New York..... | 278,000 | 200,000 | 195,000 | 275,000 |
| Deposits by the Superintendent of Banks of the State of New York..... | 64,305 | 64,305 | 49,305 | 49,305 |
| Other deposits secured by pledge of assets..... | 13,410 | 13,577 | 91,515 | 93,308 |
| Due depositors, not preferred..... | 3,267,728 | 3,815,580 | 3,512,090 | 3,397,437 |
| Due to trust companies, banks and bankers..... | 11,816 | 34,203 | 28,488 | 24,648 |
| Other liabilities..... | 30,783 | 18,454 | 36,000 | 45,055 |
| Total liabilities..... | \$4,382,927 | \$4,879,968 | \$4,602,413 | \$4,613,803 |

51. MUTUAL TRUST COMPANY OF WESTCHESTER COUNTY, PORT CHESTER

GEORGE R. READ, *President.*

[Main and King streets; organized 1901]

DEAN SMITH, *Secretary.*

FREDERICK W. HORTON, *Vice-President.*

THEO. F. FLANDREAU, Jr., *Assistant Secretary.*

WILLIAM J. KUDEK, *Assistant Secretary.*

DIRECTORS

EDWARD W. SIMONS,

FREDERICK W. HORTON, EDWIN H. PECK,

GEORGE R. READ,

ABRAHAM H. SLATER,

ANDREW BURNS,

AARON A. CARPENTER, J. MAYHEW WAINWRIGHT,

WILLIAM O. REMSEN,

DEAN SMITH,

EDWARD F. BURNES,

STANLEY W. DEXTER, JEROME A. PECK,

JOHN SCHICK,

JONAS GOLDOVITZ.

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Federal reserve notes.....

Cash items.....

Assets not included in any of the above heads.....

Total resources.....

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 29, 1916 |
|---|---|--|---|--|
| Public securities, market value..... | \$96,475 | \$96,105 | \$96,905 | \$97,662 |
| Private securities, market value..... | 787,625 | 890,136 | 1,030,832 | 1,017,281 |
| Real estate owned..... | 53,750 | 53,750 | 44,000 | 44,000 |
| Mortgages owned..... | 355,619 | 350,569 | 352,869 | 372,819 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 14,760 | 18,060 | 14,600 | 14,300 |
| Loans and discounts secured by other collateral..... | 139,510 | 105,441 | 89,556 | 107,876 |
| Loans, discounts and bills purchased not secured by collateral..... | 320,820 | 334,998 | 334,310 | 322,568 |
| Overdrafts..... | 101 | 27 | 159 | 13 |
| Due from trust companies, banks and bankers..... | 149,077 | 160,368 | 206,994 | 233,039 |
| Specie..... | 12,485 | 13,675 | 17,967 | 20,049 |
| Legal tender notes and notes of national banks..... | 27,522 | 23,321 | 25,312 | 27,757 |
| Federal reserve notes..... | 1,500 | 400 | 3,000 | 1,450 |
| Cash items..... | 324 | 312 | 277 | 544 |
| Assets not included in any of the above heads..... | 22,304 | 27,120 | 27,713 | 26,257 |
| Total resources..... | \$1,981,872 | \$2,074,282 | \$2,244,494 | \$2,285,615 |

LIABILITIES

| | | | | |
|---|-------------|-------------|-------------|-------------|
| Capital..... | \$300,000 | \$300,000 | \$300,000 | \$300,000 |
| Surplus, including all undivided profits (market value)..... | 84,651 | 85,394 | 85,254 | 84,281 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings banks..... | 63,169 | 60,923 | 64,755 | 51,200 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 16,185 | 21,919 | 51,159 | 19,943 |
| Deposits by the State of New York..... | 216,000 | 200,000 | 180,000 | 180,000 |
| Other deposits secured by pledge of assets..... | 11,573 | 11,573 | 11,717 | 11,717 |
| Due depositors, not preferred..... | 1,264,866 | 1,372,349 | 1,528,858 | 1,609,500 |
| Due to trust companies, banks and bankers..... | 14,359 | 10,033 | 10,047 | 8,905 |
| Other liabilities..... | 11,069 | 12,091 | 12,704 | 20,069 |
| Total liabilities..... | \$1,981,872 | \$2,074,282 | \$2,244,494 | \$2,285,615 |

52. NASSAU COUNTY TRUST COMPANY, MINNEOLA

GEORGE S. EMORY, *President.*

[Second street and Boulevard; organized 1910]

JOHN O. BERGEN, *Secretary.*EDWARD L. FROST, *Vice-President.*JOHN A. ALBERTSON, *Vice-President.*CHARLES L. CONKLIN, *Assistant Secretary.*

DIRECTORS

JOHN A. ALBERTSON, JOHN C. BAKER,
THOMAS W. ALBERTSON, GEORGE S. EMORY,
FRED H. POST, WILLIAM W. BALDWIN,
LORIN K. SCUDDER.GEORGE L. HUBBELL,
HENRY F. HUETTNER,
DANIEL UNDERHILL,JOTHAM POST,
FREDERICK E. WILLITS.

RESOURCES

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 29, 1916 |
|---|---|--|---|--|
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$86,177 | \$85,721 | \$85,680 | \$39,575 |
| Private securities, market value..... | 522,820 | 531,788 | 531,644 | 604,373 |
| Real estate owned..... | 84,305 | 106,382 | 110,901 | 111,807 |
| Mortgages owned..... | 283,980 | 317,780 | 316,611 | 327,645 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 49,281 | 56,609 | 52,049 | 51,424 |
| Loans and discounts secured by other collateral..... | 83,994 | 86,606 | 81,682 | 87,401 |
| Loans, discounts and bills purchased not secured by collateral..... | 159,316 | 203,086 | 178,231 | 179,137 |
| Overdrafts..... | 1 | 17 | 3 | 16 |
| Due from trust companies, banks and bankers..... | 377,456 | 256,958 | 179,382 | 217,408 |
| Specie..... | 54,251 | 56,085 | 60,499 | 60,271 |
| Legal tender notes and notes of national banks..... | 10,450 | 6,485 | 15,800 | 11,160 |
| Federal reserve notes..... | 2,645 | 1,270 | 1,465 | 995 |
| Cash items..... | 626 | 686 | 514 | 1,139 |
| Assets not included in any of the above heads..... | 16,422 | 18,553 | 19,111 | 17,218 |
| Total resources..... | \$1,731,724 | \$1,728,005 | \$1,613,572 | \$1,709,559 |

LIABILITIES

| | | | | |
|---|-------------|-------------|-------------|-------------|
| Capital..... | \$100,000 | \$100,000 | \$100,000 | \$100,000 |
| Surplus, including all undivided profits (market value)..... | 117,177 | 115,621 | 121,752 | 125,382 |
| Preferred deposits, viz.: | | | | |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 91,535 | 98,126 | 55,428 | 33,802 |
| Deposits by the State of New York..... | 33,000 | 30,000 | 30,000 | 30,000 |
| Other deposits secured by pledge of assets..... | 5,744 | 5,744 | 5,816 | 5,816 |
| Due depositors, not preferred..... | 1,374,683 | 1,368,330 | 1,290,342 | 1,398,002 |
| Due to trust companies, banks and bankers..... | 1,860 | 1,357 | 2,989 | 2,772 |
| Other liabilities..... | 7,675 | 8,827 | 7,245 | 13,725 |
| Total liabilities..... | \$1,731,724 | \$1,728,005 | \$1,613,572 | \$1,709,559 |

53. NEW ROCHELLE TRUST COMPANY, NEW ROCHELLE

WILLIAM W. BISSELL, *President.*

[264-268 Main street; organized 1901]

HENRI J. VAN ZELM, *Secretary.*ROBERT P. CARPENTER, *Vice-President.*J. ARTHUR HUNTINGTON, *Assistant Secretary.*J. MARSHALL PERLEY, *Trust Officer.*

DIRECTORS

WILLIAM W. BISSELL,
ALBERT MAHLSTEDT,
CHARLES W. HARMAN,ALONZO GUEST,
H. E. COLWELL,
ROBERT P. CARPENTER,JOHN H. TROY,
SAMUEL F. SWINBURNE,
EDSON S. LOTT,D. W. TIERNEY,
FREDERICK H. SEACORD,

RESOURCES

Stock and bond investments, viz.:

| | | | | |
|---|-------------|-------------|-------------|-------------|
| Public securities, market value..... | \$266,663 | \$400,171 | \$184,421 | \$218,483 |
| Private securities, market value..... | 1,113,341 | 1,212,192 | 1,224,492 | 1,272,867 |
| Real estate owned..... | 155,449 | 156,311 | 156,386 | 159,251 |
| Mortgages owned..... | 329,725 | 342,050 | 384,050 | 375,050 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 283,152 | 245,482 | 237,009 | 255,294 |
| Loans and discounts secured by other collateral..... | 141,183 | 150,979 | 147,770 | 131,822 |
| Loans, discounts and bills purchased not secured by collateral..... | 597,902 | 531,835 | 521,459 | 507,840 |
| Overdrafts..... | 26 | 239 | 159 | 177 |
| Due from trust companies, banks and bankers..... | 400,593 | 362,724 | 252,205 | 333,298 |
| Specie..... | 62,212 | 63,856 | 69,660 | 64,150 |
| Legal tender notes and notes of national banks..... | 28,893 | 28,768 | 19,368 | 12,756 |
| Federal reserve notes..... | 21,765 | 14,290 | 12,250 | 22,140 |
| Cash items..... | 4,753 | 11,472 | 6,173 | 7,552 |
| Assets not included in any of the above heads..... | 44,511 | 50,490 | 45,944 | 54,804 |
| Total resources..... | \$3,430,168 | \$3,570,739 | \$3,262,086 | \$3,414,924 |

LIABILITIES

| | | | | |
|---|-------------|-------------|-------------|-------------|
| Capital..... | \$200,000 | \$200,000 | \$200,000 | \$200,000 |
| Surplus, including all undivided profits (market value)..... | 93,127 | 101,562 | 109,316 | 120,904 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings banks..... | 10,954 | 33,969 | 19,465 | 24,447 |
| Due New York State savings and loan associations, credit unions and land bank..... | 9,701 | 6,166 | 2,301 | 9,291 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 94,706 | 129,165 | 79,559 | 95,209 |
| Deposits by the State of New York..... | 98,000 | 88,000 | 85,000 | 98,000 |
| Other deposits secured by pledge of assets..... | 5,405 | 5,405 | 5,472 | 5,472 |
| Due depositors, not preferred..... | 2,891,789 | 2,992,879 | 2,731,771 | 2,817,503 |
| Due to trust companies, banks and bankers..... | 6,799 | 5,780 | 9,934 | 18,056 |
| Other liabilities..... | 19,687 | 7,813 | 19,269 | 26,042 |
| Total liabilities..... | \$3,430,168 | \$3,570,739 | \$3,262,066 | \$3,414,924 |

54. NEW YORK LIFE INSURANCE AND TRUST COMPANY, NEW YORK CITY

WALTER KERR, *President*.

[63 Wall street; chartered 1830]

IRVING L. ROE, *Secretary*,HENRY PARISH, Jr., *Vice-President*,SAMUEL M. B. HOPKINS, *Vice-President*,ALGERNON J. PURDY, *Assistant Secretary*,ZIEGER W. VAN ZELM, *Vice-President*,J. LOUIS VAN ZELM, *Assistant Secretary*,WM. B. AUSTIN, *Assistant Secretary*.JOHN C. VEDDER, *Assistant Secretary*,

TRUSTEES

CHARLES G. THOMPSON,

HENRY PARISH, Jr.,

LINCOLN CROMWELL,

ALFRED E. MARLING,

HENRY PARISH,

AUGUSTUS D. JULLIARD,

EDWARD M. TOWNSEND,

MOSES TAYLOR,

FREDERIC W. STEVENS,

HENRY A. C. TAYLOR,

WALTER KERR,

EDWARD J. HANCY,

STUYVESANT FISH,

C. O'D. ISELIN,

STEPHEN P. NASH,

HOWARD TOWNSEND,

NICHOLAS BIDDLE,

EDMUND L. BAYLIES,

W. EMLEN ROOSEVELT,

CLEVELAND H. DODGE,

EUGENE DELANO,

WM. M. CRUIKSHANK,

JOSEPH H. CHOATE,

PAUL TUCKERMAN,

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Assets not included in any of the above heads.....

Total resources.....

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 20, 1916 |
|---|---|--|---|--|
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$3,416,981 | \$3,595,050 | \$3,814,351 | \$3,727,993 |
| Private securities, market value..... | 14,282,585 | 13,997,653 | 13,981,863 | 14,060,897 |
| Real estate owned..... | 1,954,695 | 1,954,695 | 1,975,714 | 1,976,914 |
| Mortgages owned..... | 4,742,410 | 4,653,285 | 4,073,365 | 4,051,365 |
| Loans and discounts secured by other collateral..... | 2,625,618 | 2,316,403 | 2,240,943 | 3,031,894 |
| Loans, discounts and bills purchased not secured by collateral..... | 12,683,646 | 9,322,150 | 10,534,063 | 10,051,525 |
| Overdrafts..... | 63,893 | 107,593 | 101,199 | 105,302 |
| Due from trust companies, banks and bankers..... | 1,997,723 | 1,113,545 | 1,278,914 | 1,496,760 |
| Specie..... | 3,056,590 | 2,949,590 | 2,699,590 | 2,459,590 |
| Legal tender notes and notes of national banks..... | 100,410 | 100,410 | 100,410 | 100,410 |
| Assets not included in any of the above heads..... | 766,083 | 339,109 | 765,422 | 1,083,701 |
| Total resources..... | \$45,690,634 | \$40,449,463 | \$41,565,834 | \$42,146,341 |

LIABILITIES

| | | | | |
|--|--------------|--------------|--------------|--------------|
| Capital | \$1,000,000 | \$1,000,000 | \$1,000,000 | \$1,000,000 |
| Surplus, including all undivided profits (market value) | 4,157,846 | 4,016,573 | 4,233,416 | 4,443,494 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings banks | 438,923 | 243,028 | 518,208 | 392,915 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository | 2,506,653 | 3,033,431 | 2,695,406 | 2,857,646 |
| Due depositors, not preferred | 32,614,890 | 27,650,344 | 28,629,822 | 28,590,230 |
| Due to trust companies, banks and bankers | 1,363,857 | 1,198,928 | 896,288 | 941,288 |
| Other liabilities | 3,606,465 | 3,307,159 | 3,592,694 | 3,930,768 |
| Total liabilities | \$45,690,634 | \$40,449,463 | \$41,565,834 | \$42,146,341 |

55. NEW YORK TRUST COMPANY, NEW YORK CITY

MORTIMER N. BUCKNER, *President*. [26 Broad street; organised 1889 as New York Security and Trust Company] HERBERT W. MORSE, *Secretary*.
 FREDERICK J. HORNE, *Vice-President*, CHARLES E. HAYDOCK, *Treasurer*, MONTEGROE STUART, *Assistant Secretary*.
 JAMES DODD, *Vice-President*, HARRY FORSYTH, *Assistant Treasurer*, ARTHUR S. GIBBS, *Assistant Secretary*.
 H. WALTER SHAW, *Assistant Secretary*, JOS. A. FLYNN, *Assistant Secretary*.

TRUSTEES

OTTO T. BANNARD, ROBERT W. DE FOREST, E. PARMELEE PRENTICE, JOHN W. STERLING,
 S. READING BERTRON, JOHN B. DENNIS, EDMUND D. RANDOLPH, JAMES STILLMAN,
 JAMES A. BLAIR, BENJAMIN S. GUINNESS, JOHN J. MITCHELL, NORMAN P. REAM, MILES TIERNY,
 MORTIMER N. BUCKNER, F. N. HOFFSTOT, JAMES PARMELEE, DEAN SAGE, ALFRED A. COOK,
 JAMES C. COLGATE, FREDERIC B. JENNINGS, HENRY C. PHIPPS, B. AYMAR SANDS, PHILIP T. DODGE,
 WALTER JENNINGS, GEORGE DOUBLEDAY, JOSEPH J. SLOCUM.

RESOURCES

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 30, 1916 | Statement of condition Nov. 30, 1916 |
|---|---|--|---|--|
| Stock and bond investment, viz.: | | | | |
| Public securities, market value..... | \$4,161,083 | \$4,199,726 | \$3,858,516 | \$4,027,789 |
| Private securities, market value..... | 10,483,626 | 10,586,072 | 10,499,176 | 9,101,147 |
| Real estate owned..... | 289,535 | 255,905 | 288,236 | 384,945 |
| Mortgages owned..... | 2,483,925 | 3,253,525 | 3,251,945 | 2,602,160 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 758,251 | 767,751 | 1,212,451 | 1,230,951 |
| Loans and discounts secured by other collateral..... | 42,713,263 | 47,187,343 | 53,700,291 | 51,397,249 |
| Loans, discounts and bills purchased not secured by collateral..... | 6,343,281 | 7,086,975 | 6,291,345 | 5,942,857 |
| Overdrafts..... | 9,368 | 8,942 | 4,834 | 36,782 |
| Due from trust companies, banks and bankers..... | 10,798,124 | 7,937,929 | 7,208,963 | 5,562,770 |
| Specie..... | 4,133,622 | 7,739,684 | 5,249,644 | 5,216,213 |
| Legal tender notes and notes of national banks..... | 1,229,431 | 183,000 | 1,441,945 | 64,000 |
| Federal reserve notes..... | 25,000 | 36,000 | 91,500 | 98,650 |

| | | | | |
|--|---------------------|---------------------|---------------------|---------------------|
| Cash items..... | 2,450,023 | 4,534,166 | 2,265,833 | 7,106,935 |
| Customers' liability on acceptances (per contra, see Liabilities)..... | 500,000 | 100,000 | 100,000 | 100,000 |
| Assets not included in any of the above heads..... | 512,217 | 650,904 | 645,021 | 685,545 |
| Total resources..... | \$86,880,749 | \$94,457,922 | \$96,089,700 | \$93,534,983 |

LIABILITIES

| | | | | |
|---|---------------------|---------------------|---------------------|---------------------|
| Capital..... | \$3,000,000 | \$3,000,000 | \$3,000,000 | \$3,000,000 |
| Surplus, including all undivided profits (market value)..... | 11,268,575 | 11,372,284 | 11,406,888 | 11,548,634 |
| Preferred deposits, viz.:..... | | | | |
| Due New York State savings banks..... | 3,022,972 | 2,956,222 | 2,794,911 | 2,714,103 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 8,804,091 | 12,012,472 | 16,596,317 | 4,727,193 |
| Deposits otherwise preferred..... | 1,031,157 | 2,172,014 | 566,364 | 1,987,333 |
| Due depositors, not preferred..... | 51,127,537 | 55,336,667 | 54,655,546 | 60,041,235 |
| Due to trust companies, banks and bankers..... | 7,430,830 | 7,172,877 | 6,323,919 | 8,724,526 |
| Acceptances of drafts payable at a future date or authorized by commercial letters of credit..... | 500,000 | 100,000 | 100,000 | 100,000 |
| Other liabilities..... | 696,587 | 335,386 | 645,755 | 691,959 |
| Total liabilities..... | \$86,880,749 | \$94,457,922 | \$96,089,700 | \$93,534,983 |

56. NIAGARA FALLS TRUST COMPANY, NIAGARA FALLS

GEORGE G. SHEPARD, *President*.
C. M. YOUNG, *Vice-President*.
ALFRED W. GRAY, *Vice-President*.

[45 Falls street; organised 1904]

DIRECTORS

ASHER T. CUDABACK, SANFORD T. CHURCH, JAMES F. MURPHY,
C. M. YOUNG, ANTHONY C. DOUGLASS, GEORGE G. SHEPARD,
ALFRED W. GRAY, WM. A. JAMESON, JOHN H. LEGGETT,
FELIX M. WOOLWORTH, FELIX M. WOOLWORTH,

FELIX M. WOOLWORTH, *Secretary*.
HARRY M. CLARK, *Assistant Secretary*.

NELSON J. BOWKER, CHARLES J. ELDERFIELD,
HARRY C. KINSEY, FREDERICK L. LOVEFACE,
M. J. NOONAN, J. ALLAN SMITH,
F. K. PADDOCK.

RESOURCES

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 29, 1916 |
|--|---|--|---|--|
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$91,000 | \$91,000 | \$107,712 | \$96,500 |
| Private securities, market value..... | 315,319 | 338,453 | 356,283 | 381,983 |
| Real estate owned..... | 58,042 | 57,754 | 57,754 | 59,754 |
| Mortgages owned..... | 35,100 | 35,000 | 43,200 | 45,350 |
| Loans and discounts secured by bonds and mortgage, deed or other real estate collateral..... | 250,000 | 250,000 | 275,000 | 275,000 |
| Loans and discounts secured by other collateral..... | 600,000 | 650,000 | 675,000 | 750,000 |
| Loans, discounts and bills purchased not secured by collateral..... | 253,152 | 302,573 | 284,733 | 331,500 |
| Overdrafts..... | 66 | 232 | 55 | 85 |
| Due from trust companies, banks and bankers..... | 380,246 | 319,577 | 338,301 | 490,556 |
| Specie..... | 26,862 | 24,064 | 30,233 | 32,678 |
| Legal tender notes and notes of national banks..... | 34,000 | 30,000 | 63,000 | 28,000 |
| Federal reserve notes..... | ..... | ..... | 2,000 | 2,000 |
| Cash items..... | 7,153 | 15,969 | 8,237 | 13,740 |
| Assets not included in any of the above heads..... | 11,521 | 6,608 | 13,954 | 16,378 |
| Total resources..... | \$2,062,461 | \$2,121,225 | \$2,245,463 | \$2,522,424 |

LIABILITIES

| | | | | |
|---|-------------|-------------|-------------|-------------|
| Capital..... | \$100,000 | \$100,000 | \$100,000 | \$100,000 |
| Surplus, including all undivided profits (market value)..... | 199,258 | 201,620 | 207,927 | 216,939 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings banks..... | 85,000 | 171,986 | 146,000 | 151,000 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 2,195 | 2,175 | 1,990 | 1,953 |
| Deposits by the State of New York..... | 193,000 | 174,000 | 160,000 | 193,000 |
| Other deposits secured by pledge of assets..... | 11,564 | 12,759 | 26,702 | 23,292 |
| Due depositors, not preferred..... | 1,378,223 | 1,345,580 | 1,501,375 | 1,680,210 |
| Due to trust companies, banks and bankers..... | 83,660 | 109,124 | 89,719 | 139,460 |
| Other liabilities..... | 9,571 | 3,971 | 11,749 | 16,535 |
| Total liabilities..... | \$2,062,461 | \$2,121,225 | \$2,245,462 | \$2,522,424 |

57. THE NORTHERN NEW YORK TRUST COMPANY, WATERTOWN

[118-124 Washington street; organized 1910]

F. L. CARLISLE, *President.*D. C. MIDDLETON, *Vice-President.*D. C. MURRAY, *Vice-President.*W. L. SHEPARD, *Assistant Treasurer.*H. A. HICKOK, *Treasurer.*

DIRECTORS

DAVID M. ANDERSON, FLOYD L. CARLISLE,
 CHAS. H. ANTHONY, FRED L. DEWEY,
 CELESTIN C. BURNS, J. FRANCIS DAY,
 WILLIAM H. STEVENS, JOHN WEEKES,
 JAMES E. CAMPBELL, FRANK A. EMPSALL,

D. CLINTON MURRAY, D. CLINTON MURRAY,
 HENRY PURCELL, HENRY PURCELL,
 WILLIAM B. RICE, WILLIAM B. RICE,
 CHARLES B. ROGERS, CHARLES B. ROGERS,
 MARK S. WILDER, MARK S. WILDER,

BERTRAND H. SNELL,
 FRANK J. BAUMERT,
 S. B. RICHARDSON,
 W. C. STEBBINS,
 JAMES V. CLEVELAND,

| RESOURCES | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 20, 1916 |
|---|--|---|--|---|
| | | | | |
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$233,820 | \$351,538 | \$403,405 | \$451,488 |
| Private securities, market value..... | 1,286,590 | 1,020,602 | 1,556,608 | 1,804,916 |
| Real estate owned..... | 8,762 | 8,632 | 8,631 | 8,790 |
| Mortgages owned..... | 393,250 | 342,100 | 358,982 | 364,052 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 63,074 | 61,265 | 59,269 | 65,159 |
| Loans and discounts secured by other collateral..... | 766,985 | 760,416 | 780,008 | 1,010,078 |
| Loans, discounts and bills purchased not secured by collateral..... | 1,687,648 | 1,769,533 | 1,827,953 | 1,885,516 |
| Overdrafts..... | 728 | 418 | 471 | 642 |
| Due from trust companies, banks and bankers..... | 304,868 | 537,414 | 613,059 | 395,884 |
| Species..... | 75,960 | 67,216 | 72,267 | 76,726 |
| Legal tender notes and notes of national banks..... | 43,871 | 47,175 | 66,505 | 64,930 |
| Federal reserve notes..... | ..... | ..... | 4,000 | 4,000 |
| Cash items..... | 12,976 | 26,267 | 8,745 | 27,594 |

| | | | | |
|--|--------------------|--------------------|--------------------|--------------------|
| Customers' liability on acceptances (per contra, see Liabilities) | 55,709 | 98,531 | 166,081 | 135,491 |
| Assets not included in any of the above heads. | 52,283 | 64,761 | 79,560 | 84,186 |
| Total resources. | \$4,996,263 | \$5,759,868 | \$6,095,752 | \$6,369,422 |
| LIABILITIES | | | | |
| Capital | \$400,000 | \$400,000 | \$400,000 | \$400,000 |
| Surplus, including all undivided profits (market value) | 529,473 | 520,676 | 550,453 | 572,231 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings banks | 199,798 | 199,272 | 339,755 | 327,575 |
| Due New York State savings and loan associations, credit unions and land bank | 1,748 | 8,065 | 14,515 | 11,610 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository | 125,845 | 182,045 | 195,484 | 134,727 |
| Deposits by the State of New York | 277,000 | 287,000 | 240,000 | 275,000 |
| Deposits by the Superintendent of Banks of the State of New York | 3,608 | 3,983 | 3,868 | 2,868 |
| Other deposits secured by pledge of assets | 29,505 | ..... | 26,225 | 24,282 |
| Due depositors, not preferred | 3,274,626 | 3,828,377 | 3,987,576 | 4,187,670 |
| Due to trust companies, banks and bankers | 57,596 | 229,444 | 245,292 | 227,610 |
| Acceptances of drafts payable at a future date or authorized by commercial letters of credit | 55,709 | 98,531 | 166,081 | 135,491 |
| Other liabilities | 41,355 | 32,475 | 46,503 | 70,358 |
| Total liabilities. | \$4,996,263 | \$5,759,868 | \$6,095,752 | \$6,369,422 |

58. NORTHPORT TRUST COMPANY, NORTHPORT

HENRY S. MOTT, *President.*DEXTER K. COLE, *Vice-President.*

[45 Main street; organised 1912]

J. B. MORRELL, *Vice-President.*HOWARD T. LEFFERTS, *Trust Officer.*CHARLES S. C. SMITH, *Secretary.*CHARLES S. MOTT, *Treasurer.*

DIRECTORS

N. S. ACKERLY,
CARLL S. BURR,DEXTER K. COLE,
A. O. GILDERSLERVE,
RICHARD W. HAWKINS,JOSEPH B. MORRELL,
CHARLES S. MOTT,FREEMAN T. HULSE,
HENRY S. MOTT,
FRANK QUACKENBUSH,HENRY M. RANDALL,
ROSSELL DAVIS,

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Federal reserve notes.....

Cash items.....

Assets not included in any of the above heads.....

Total resources.....

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 29, 1916 |
|---|--|---|--|---|
| Public securities, market value..... | \$69,531 | \$85,910 | \$112,838 | \$122,803 |
| Private securities, market value..... | 69,022 | 75,025 | 77,123 | 93,563 |
| Real estate owned..... | 12,000 | 12,000 | 12,000 | 12,000 |
| Mortgages owned..... | 98,350 | 93,600 | 96,350 | 95,450 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 13,425 | 15,125 | 14,125 | 11,511 |
| Loans and discounts secured by other collateral..... | 107,397 | 92,219 | 83,405 | 81,552 |
| Loans, discounts and bills purchased not secured by collateral..... | 112,716 | 118,619 | 121,691 | 135,189 |
| Overdrafts..... | 27 | 34 | 11 | 51 |
| Due from trust companies, banks and bankers..... | 58,109 | 67,030 | 60,206 | 74,541 |
| Specie..... | 5,554 | 4,748 | 3,493 | 3,944 |
| Legal tender notes and notes of national banks..... | 7,565 | 6,987 | 11,191 | 10,940 |
| Federal reserve notes..... | 600 | 100 | 100 | 500 |
| Cash items..... | 14 | 455 | 286 | 71 |
| Assets not included in any of the above heads..... | 3,503 | 4,002 | 4,003 | 4,004 |
| Total resources..... | \$652,983 | \$575,834 | \$597,222 | \$646,019 |

LIABILITIES.

| | | | | |
|---|-----------|-----------|-----------|-----------|
| Capital..... | \$100,000 | \$100,000 | \$100,000 | \$100,000 |
| Surplus, including all undivided profits (market value)..... | 52,036 | 55,591 | 54,534 | 56,893 |
| Preferred deposits, viz.: | | | | |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 6,459 | 6,532 | 6,551 | 7,245 |
| Deposits by the State of New York..... | 33,000 | 30,000 | 30,000 | 30,000 |
| Other deposits secured by pledge of assets..... | 6,023 | 6,508 | 5,594 | 6,417 |
| Due depositors, not preferred..... | 346,094 | 359,106 | 396,365 | 436,062 |
| Due to trust companies, banks and bankers..... | 4,770 | 12,884 | 177 | 4,400 |
| Other liabilities..... | 4,501 | 5,213 | 4,001 | 5,002 |
| Total liabilities..... | \$552,883 | \$575,834 | \$597,222 | \$646,019 |

59. OLEAN TRUST COMPANY, OLEAN

[129 N. Union street; organized 1914]

T. H. QUINN, *President.*JOHN C. BURGER, *Vice-President.*W. J. BRAUNSCHWEIGER, *Secretary.*

DIRECTORS

M. J. HAUGH, Wm. J. FOSS,
O. W. PIERCE, F. L. BARTLETT,

T. B. LOUGHLEN,
W. A. DUSENBURY,

JOHN C. BURGER,

T. H. QUINN,

F. C. OLDS.

RESOURCES

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 28, 1916 |
|---|---|--|---|--|
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$92,200 | \$66,200 | \$77,300 | \$138,300 |
| Private securities, market value..... | 130,800 | 175,900 | 169,800 | 208,300 |
| Real estate owned..... | 13,000 | 13,000 | 13,000 | 13,000 |
| Mortgages owned..... | 121,590 | 134,385 | 129,810 | 143,340 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 27,500 | 32,148 | 30,946 | 37,256 |
| Loans and discounts secured by other collateral..... | 140,087 | 152,532 | 140,242 | 133,437 |
| Loans, discounts and bills purchased not secured by collateral..... | 261,624 | 220,978 | 275,946 | 279,106 |
| Overdrafts..... | 183 | ..... | ..... | ..... |
| Due from trust companies, banks and bankers..... | 153,602 | 185,543 | 163,157 | 101,210 |
| Specie..... | 6,687 | 6,726 | 15,841 | 17,062 |
| Legal tender notes and notes of national banks..... | 18,470 | 18,005 | 8,000 | 8,910 |
| Cash items..... | 3,620 | 10,466 | 3,509 | 2,068 |
| Assets not included in any of the above heads..... | 15,138 | 16,232 | 17,853 | 18,604 |
| Total resources..... | \$974,501 | \$1,031,115 | \$1,045,404 | \$1,100,593 |

LIABILITIES

| | | | | |
|---|-----------|-------------|-------------|-------------|
| Capital..... | \$100,000 | \$100,000 | \$100,000 | \$100,000 |
| Surplus, including all undivided profits (market value)..... | 8,951 | 14,742 | 21,794 | 23,588 |
| Preferred deposits, viz.: | | | | |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 2,769 | 3,671 | 3,337 | 5,193 |
| Deposits by the State of New York..... | 33,000 | 30,000 | 30,000 | 33,000 |
| Due depositors, not preferred..... | 821,530 | 870,942 | 879,172 | 930,210 |
| Other liabilities..... | 8,251 | 11,760 | 11,101 | 8,602 |
| Total liabilities..... | \$974,501 | \$1,031,115 | \$1,045,404 | \$1,100,593 |

60. ONEIDA COUNTY TRUST COMPANY, UTICA

CHARLES B. ROGERS, *President*.

[73-75 Genesee street; organized 1916]

FRANK R. WINANT, *Treasurer*.D. CLINTON MURRAY, *Vice-President*.

DIRECTORS

THOMAS R. PROCTOR, W. D. MIDDLETON,
D. CLINTON MURRAY, JOHN H. SHEEHAN,
OTTO A. MEYER, FREDERICK T. PROCTOR,

JOHN A. GIBLIN,
J. LINDSEY HUGHES,
GEO. M. WEAVER,

EDWIN H. MARTIN,
JAMES B. MURRAY,
SAMUEL A. BEARDSLEY, JR.

RESOURCES

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 29, 1916 |
|---|---|--|---|--|
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | | \$65,775 | \$107,983 | \$108,628 |
| Private securities, market value..... | | 48,759 | 97,443 | 187,465 |
| Mortgages owned..... | | 15,800 | 28,800 | 79,000 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | | | | 3,028 |
| Loans and discounts secured by other collateral..... | | | 248,316 | 367,074 |
| Loans, discounts and bills purchased not secured by collateral..... | | 1,025,826 | 1,157,086 | 1,095,062 |
| Due from trust companies, banks and bankers..... | | 583,884 | 321,167 | 443,310 |
| Specie..... | | 17,074 | 18,319 | 20,878 |
| Legal tender notes and notes of national banks..... | | 60,249 | 65,534 | 62,100 |
| Federal reserve notes..... | | | 2,000 | 3,000 |
| Cash items..... | | 35,976 | 14,870 | 23,315 |
| Assets not included in any of the above heads..... | | 1,236 | 4,376 | 24,087 |
| Total resources..... | | \$2,168,378 | \$2,065,804 | \$2,416,947 |

LIABILITIES

| | | | |
|--|-------------|-------------|-------------|
| Capital | \$250,000 | \$250,000 | \$250,000 |
| Surplus, including all undivided profits (market value) | 379,210 | 382,607 | 398,200 |
| Preferred deposits, viz.: | | | |
| Due New York State savings banks | 50,871 | 50,000 | 50,000 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository | 32,000 | 32,000 | 15,460 |
| Deposits by the State of New York | 1,319,100 | 1,225,535 | 32,000 |
| Due depositors, not preferred | 127,196 | 106,441 | 1,497,655 |
| Due to trust companies, banks and bankers | 10,001 | 9,311 | 165,598 |
| Other liabilities | | | 13,064 |
| Total liabilities | \$2,168,378 | \$2,065,894 | \$2,416,947 |

61. ORANGE COUNTY TRUST COMPANY, MIDDLETOWN

FRANK HARDING, *President.*

[75 North street; organised 1892]

G. SPENCER COWLEY, *Secretary.*JAMES H. SMITH, *Vice-President.*WM. W. WOODWARD, *Assistant Secretary.*

DIRECTORS

EDWIN FANCHER,
JAMES G. HARDING,
EUGENE HORTON,
W. E. DOUGLAS,
C. J. EVERSON,JOHN BRIGHT,
JOHN H. MORRISON,
GEORGE A. SWAYZE,FRANK HARDING,
G. SPENCER COWLEY,
THOMAS WAITS,JAMES H. SMITH,
WALTER J. STARTUP,

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....
 Private securities, market value.....
 Real estate owned.....
 Mortgages owned.....
 Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....
 Loans and discounts secured by other collateral.....
 Loans, discounts and bills purchased not secured by collateral.....
 Overdrafts.....
 Due from trust companies, banks and bankers.....
 Specie.....
 Legal tender notes and notes of national banks.....
 Federal reserve notes.....
 Cash items.....
 Assets not included in any of the above heads.....

Total resources.....

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 30, 1916 | Statement of condition Nov. 29, 1916 |
|---|---|--|---|--|
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$1,027,205 | \$1,122,939 | \$1,142,648 | \$1,125,165 |
| Private securities, market value..... | 1,704,388 | 1,691,940 | 1,760,415 | 1,918,369 |
| Real estate owned..... | 27,000 | 27,000 | 27,000 | 27,000 |
| Mortgages owned..... | 403,100 | 385,350 | 399,535 | 389,810 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 36,048 | 40,448 | 39,348 | 31,398 |
| Loans and discounts secured by other collateral..... | 178,416 | 170,371 | 151,736 | 122,198 |
| Loans, discounts and bills purchased not secured by collateral..... | 239,104 | 269,439 | 232,216 | 258,503 |
| Overdrafts..... | ..... | 20 | 26 | 1 |
| Due from trust companies, banks and bankers..... | 517,658 | 349,144 | 459,910 | 527,937 |
| Specie..... | 64,533 | 70,072 | 59,581 | 50,851 |
| Legal tender notes and notes of national banks..... | 40,300 | 32,000 | 40,485 | 27,590 |
| Federal reserve notes..... | 10,000 | 6,370 | 7,000 | 5,000 |
| Cash items..... | 9,982 | 14,256 | 8,402 | 27,179 |
| Assets not included in any of the above heads..... | 12,073 | 10,643 | 12,565 | 8,451 |
| Total resources..... | \$4,270,407 | \$4,186,962 | \$4,340,867 | \$4,519,452 |

LIABILITIES

| | | | | |
|---|-------------|-------------|-------------|-------------|
| Capital..... | \$100,000 | \$100,000 | \$100,000 | \$100,000 |
| Surplus, including all undivided profits (market value)..... | 303,695 | 310,278 | 304,278 | 307,300 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings banks..... | 12,441 | 34,284 | 20,952 | 16,384 |
| Due New York State savings and loan associations, credit unions and land bank..... | 10,210 | 9,638 | 5,537 | 8,143 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary..... | 53,235 | 48,753 | 55,113 | 48,431 |
| Other deposits secured by pledge of assets..... | 10,431 | 10,410 | 10,200 | 10,280 |
| Due depositors, not preferred..... | 3,741,145 | 3,662,133 | 3,799,946 | 3,955,943 |
| Due to trust companies, banks and bankers..... | 7,920 | 2,510 | 4,399 | 3,942 |
| Other liabilities..... | 31,330 | 11,986 | 40,442 | 69,019 |
| Total liabilities..... | \$4,270,407 | \$4,189,992 | \$4,340,867 | \$4,519,452 |

62. THE PEOPLE'S TRUST COMPANY OF BINGHAMTON, BINGHAMTON

[81 Court street; organised 1914]

FRANK B. NEWELL, *President*.
ALONZO ROBERSON, *Vice-President*.WILLIS SHARP KILMER, *Vice-President*.
THEODORE R. TUTHILL, *Secretary*.MARTIN H. SAWTELLE, *Treasurer*.
RICHARD E. LUSK, *Assistant Treasurer*.

DIRECTORS

ALONZO ROBERSON, J. FRANCIS DAY, JOHN B. SIMPSON,
FRANK B. NEWELL, THEODORE R. TUTHILL, CHARLES S. DARLING,
JOHN HULL, Jr., EDWARD N. ABBOT, W. WIRT NEWELL,
GEORGE W. FAIRCHILD, EDWARD M. HANRAHAN, GEORGE R. NELSON, J. HARRY UNDERWOOD,WILLIS SHARPE KILMER, BENJAMIN T. ASH,
JEROME B. HADSELL, FRANK L. DENNIS,
NORMAN W. WALDRON, HENRY L. BEACH,
J. HARRY UNDERWOOD, GEORGE H. BARLOW,

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Federal reserve notes.....

Cash items.....

Assets not included in any of the above heads.....

Total resources.....

| Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 29, 1916 |
|--|---|--|---|
| \$379,172 | \$362,009 | \$580,731 | \$681,235 |
| 885,298 | 895,975 | 839,142 | 910,617 |
| 165,000 | 190,474 | 216,165 | 237,936 |
| 519,465 | 549,190 | 615,237 | 714,037 |
| 77,600 | 88,500 | 77,650 | 71,425 |
| 332,815 | 271,461 | 262,290 | 237,659 |
| 760,601 | 765,639 | 670,597 | 749,899 |
| 15 | 1 | 1 | ..... |
| 409,703 | 716,899 | 750,820 | 496,033 |
| 19,598 | 16,968 | 16,748 | 25,991 |
| 109,206 | 92,017 | 138,487 | 169,271 |
| 1,350 | 1,350 | 1,000 | 10,000 |
| 22,808 | 38,432 | 24,155 | 36,922 |
| 25,004 | 28,503 | 35,005 | 30,003 |
| \$3,707,635 | \$4,007,497 | \$4,228,028 | \$4,370,038 |

LIABILITIES

| | | | | | |
|---|-------------|-------------|-------------|-------------|-------------|
| Capital..... | \$500,000 | \$500,000 | \$500,000 | \$500,000 | \$500,000 |
| Surplus, including all undivided profits (market value)..... | 141,704 | 145,188 | 145,188 | 157,572 | 175,028 |
| Preferred deposits, viz.: | | | | | |
| Due New York State savings banks..... | 25,000 | 25,000 | 25,000 | 25,000 | 25,000 |
| Due New York State savings and loan associations, credit unions and land bank..... | 215 | 639 | 639 | 1,082 | 1,717 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 18,531 | 20,829 | 20,829 | 55,914 | 63,060 |
| Deposits by the State of New York..... | 75,000 | 67,000 | 67,000 | 67,000 | 75,000 |
| Deposits by the Superintendent of Banks of the State of New York..... | 22,133 | 22,343 | 22,343 | 25,599 | 25,267 |
| Other deposits secured by pledge of assets..... | 117,554 | 123,406 | 123,406 | 126,098 | 117,295 |
| Due depositors, not preferred..... | 2,685,100 | 3,085,433 | 3,085,433 | 3,228,282 | 3,300,158 |
| Due to trust companies, banks and bankers..... | 104,026 | 59,491 | 59,491 | 25,607 | 65,631 |
| Other liabilities..... | 18,873 | 8,178 | 8,178 | 19,886 | 31,887 |
| Total liabilities..... | \$3,707,635 | \$4,007,497 | \$4,007,497 | \$4,228,028 | \$4,370,028 |

63. THE PEOPLE'S TRUST COMPANY, BROOKLYN

[181-183 Montague street; organized 1889]

CHARLES A. BOODY, *President*.
 J. G. DETTMER, *Vice-President*.
 HORACE J. MORSE, *Vice-President*.

WILLIAM A. FISHER, *Assistant Secretary*.
 J. FRANK BIRDSALL, *Assistant Secretary*.
 WILLIAM F. AYLING, *Assistant Secretary*.

CHARLES L. SCHENCK, *Secretary*.
 HENRY M. HEATH, *Assistant Secretary*.
 CLARENCE I. MCGOWAN, *Assistant Secretary*.

TRUSTEES

J. G. DETTMER,
 HORACE J. MORSE,
 WILLIAM B. HILL,
 HOWARD M. SMITH,
 ALBERT TAG,
 ANDREW D. BAIRD,
 DAVID A. BOODY,
 WILLIAM C. COURTNEY,
 WILLIAM H. GOOD,

W. EUGENE KIMBALL,
 ADRIAN T. KIERNAN,
 CHARLES M. ENGLISH,
 GEORGE W. DAVISON,
 WILLIAM E. HARMON,
 CHARLES A. BOODY,
 MAX RUCKGABER, Jr.,
 WALTER V. CRANFORD,
 CHARLES E. ROBERTSON,

JAMES H. JOURDAN,
 JOHN F. HILDEBRAND,
 THOMAS E. MURRAY,
 FRANCIS L. NOBLE.

| RESOURCES | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 29, 1916 |
|---|--|---|--|---|
| | | | | |
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$1,535,091 | \$1,619,758 | \$1,830,945 | \$1,863,701 |
| Private securities, market value..... | 7,415,968 | 7,351,001 | 7,077,875 | 6,808,512 |
| Real estate owned..... | 635,465 | 590,081 | 700,873 | 684,015 |
| Mortgages owned..... | 1,118,363 | 1,328,731 | 1,303,818 | 1,307,622 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 481,783 | 489,158 | 377,358 | 378,083 |
| Loans and discounts secured by other collateral..... | 6,747,450 | 8,340,443 | 8,813,327 | 10,047,755 |
| Loans, discounts and bills purchased not secured by collateral..... | 1,874,130 | 2,282,916 | 2,175,589 | 2,274,628 |
| Overdrafts..... | 701 | 771 | 971 | 1,015 |
| Due from trust companies, banks and bankers..... | 3,499,141 | 4,451,644 | 2,392,810 | 2,501,158 |
| Specie..... | 1,680,878 | 1,702,831 | 1,982,831 | 1,994,067 |
| Legal tender notes and notes of national banks..... | 205,408 | 214,670 | 236,155 | 156,145 |
| Federal reserve notes..... | 20,650 | 9,270 | 21,720 | 43,605 |

| | | | | |
|---|--------------|--------------|--------------|--------------|
| Cash items..... | 978,894 | 1,407,794 | 650,683 | 1,339,076 |
| Customers' liability on acceptances (per contra, see Liabilities)..... | 100,000 | 100,000 | 95,000 | 100,000 |
| Assets not included in any of the above heads..... | 179,432 | 211,260 | 209,662 | 193,633 |
| Total resources..... | \$26,473,354 | \$30,100,328 | \$27,869,317 | \$29,693,015 |
| LIABILITIES | | | | |
| Capital..... | \$1,000,000 | \$1,000,000 | \$1,000,000 | \$1,000,000 |
| Surplus, including all undivided profits (market value)..... | 1,622,491 | 1,660,178 | 1,690,333 | 1,722,030 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings banks..... | 2,557,403 | 2,812,210 | 2,720,986 | 2,670,056 |
| Due New York State savings and loan associations, credit unions and land bank..... | 29,915 | 37,046 | 32,168 | 27,523 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 378,546 | 351,042 | 283,308 | 282,881 |
| Deposits by the State of New York..... | 300,000 | 260,000 | 175,000 | 250,000 |
| Deposits by the Superintendent of Banks of the State of New York..... | 77,949 | 14,367 | 3,354 | 3,552 |
| Other deposits secured by pledge of assets..... | 349,321 | 356,431 | 401,076 | 466,881 |
| Due depositors, not preferred..... | 10,816,220 | 23,311,806 | 21,003,606 | 22,787,000 |
| Due to trust companies, banks and bankers..... | 44,862 | 55,705 | 229,146 | 226,668 |
| Acceptances of drafts payable at a future date or authorized by commercial letters of credit..... | 100,000 | 100,000 | 95,000 | 100,000 |
| Other liabilities..... | 196,647 | 141,543 | 235,340 | 156,424 |
| Total liabilities..... | \$26,473,354 | \$30,100,328 | \$27,869,317 | \$29,693,015 |

64. **POUGHKEEPSIE TRUST COMPANY, POUGHKEEPSIE**

STEPHEN G. GUERNSEY, *President*.
 CHARLES W. PILGRIM, *Vice-President*.
 WALTER J. WESLEY, *Assistant Treasurer*.

[236 Main street; organised 1901]

ADNA F. HEATON, *Vice-President*.

THOMAS W. BARRETT, *Treasurer*.
 E. P. CORLISS, *Assistant Treasurer*.
 C. W. H. ARNOLD, *Secretary*.

DIRECTORS

S. G. GUERNSEY, THOMAS W. BARRETT.
 PETER H. TROY, B. P. WAYNE.
 J. WILSON FOUCHER, C. W. H. ARNOLD.

FRANK J. LEFEVER,
 FRANK J. SCHWARTZ,
 L. H. VAIL,

E. LYMAN BROWN,
 GEORGE A. COLEMAN,
 STEPHEN S. MAPES.

RESOURCES**Stock and bond investments, viz.:**

Public securities, market value.....
 Private securities, market value.....
 Real estate owned.....
 Mortgages owned.....
 Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....
 Loans and discounts secured by other collateral.....
 Loans, discounts and bills purchased not secured by collateral.....
 Overdrafts.....
 Due from trust companies, banks and bankers.....
 Specie.....
 Legal tender notes and notes of national banks.....
 Federal reserve notes.....
 Cash items.....
 Assets not included in any of the above heads.....

Total resources

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 20, 1916 |
|---|--|---|--|---|
| Public securities, market value..... | \$239,450 | \$271,700 | \$351,635 | \$421,063 |
| Private securities, market value..... | 1,231,600 | 1,197,200 | 1,213,300 | 1,259,962 |
| Real estate owned..... | 136,700 | 136,700 | 136,700 | 136,700 |
| Mortgages owned..... | 696,956 | 765,236 | 822,306 | 909,321 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 54,740 | 94,653 | 60,396 | 80,119 |
| Loans and discounts secured by other collateral..... | 516,881 | 524,042 | 531,818 | 566,967 |
| Loans, discounts and bills purchased not secured by collateral..... | 566,320 | 575,009 | 555,428 | 551,257 |
| Overdrafts..... | 531 | 254 | 227 | 470 |
| Due from trust companies, banks and bankers..... | 191,170 | 204,847 | 247,877 | 217,994 |
| Specie..... | 15,980 | 17,547 | 18,753 | 12,453 |
| Legal tender notes and notes of national banks..... | 32,502 | 31,817 | 44,913 | 25,120 |
| Federal reserve notes..... | 4,542 | 4,786 | 5,580 | 3,055 |
| Cash items..... | 22,596 | 33,918 | 13,023 | 22,702 |
| Assets not included in any of the above heads..... | 42,111 | 37,639 | 46,863 | 42,439 |
| Total resources | \$3,801,779 | \$3,895,347 | \$4,047,815 | \$4,249,621 |

LIABILITIES

| | | | | |
|---|--------------------|--------------------|--------------------|--------------------|
| Capital..... | \$125,000 | \$125,000 | \$125,000 | \$125,000 |
| Surplus, including all undivided profits (market value)..... | 172,605 | 153,353 | 152,469 | 209,360 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings banks..... | 20,000 | 20,000 | 20,000 | 20,000 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 39,150 | 43,742 | 42,996 | 39,227 |
| Deposits by the State of New York..... | 78,603 | 115,583 | 36,156 | 54,448 |
| Other deposits secured by pledge of assets..... | 7,656 | 7,752 | 7,752 | 7,752 |
| Deposits otherwise preferred..... | 6,533 | 1,577 | 62,015 | 59,711 |
| Due depositors, not preferred..... | 3,315,463 | 3,399,041 | 3,569,090 | 3,670,524 |
| Due to trust companies, banks and bankers..... | 12,680 | 22,972 | 6,742 | 16,509 |
| Other liabilities..... | 24,089 | 6,327 | 25,595 | 47,080 |
| Total liabilities..... | \$3,801,779 | \$3,895,347 | \$4,047,815 | \$4,249,621 |

65. PUTNAM COUNTY TRUST COMPANY, BREWSTER

(Organised 1916)

J. DOUGLAS MEAD, *President.*FRANK WELLS, *Vice-President.*WILSON H. CRANE, *Secretary.*

DIRECTORS

J. DOUGLAS MEAD, CLAYTON RYDER,
FREDERICK S. BARNUM, AMBROSE F. McCABE,G. MORTIMER RUNDLE, H. HOBART KEELER,
FRANK WELLS, HILLYER RYDER,EDW. D. STANNARD,
HARRY H. WELLS.

RESOURCES

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 29, 1916 |
|---|---|--|---|--|
| Stock and bond investments, viz.: | | \$102,276 | \$121,914 | \$121,839 |
| Public securities, market value..... | | | | 3,108 |
| Private securities, market value..... | | 17,723 | 8,662 | 8,721 |
| Due from trust companies, banks and bankers..... | | | | 116 |
| Specie..... | | | 123 | 200 |
| Legal tender notes and notes of national banks..... | | | 200 | 339 |
| Assets not included in any of the above heads..... | | 1 | 2,639 | 1,556 |
| Total resources..... | | \$120,000 | \$133,538 | \$135,679 |

LIABILITIES

| | | | | |
|--|--|-----------|-----------|-----------|
| Capital | | \$100,000 | \$100,000 | \$100,000 |
| Surplus, including all undivided profits (market value) | | | 20,715 | 19,259 |
| Preferred deposits, viz.: | | | | |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository | | | | 44 |
| Due depositors, not preferred | | | 12,823 | 14,383 |
| Other liabilities | | | | 1,993 |
| Total liabilities | | \$120,000 | \$133,538 | \$135,679 |

67. ROCHESTER TRUST AND SAFE DEPOSIT COMPANY, ROCHESTER

[5 Main street, west; chartered 1868 as the Safe Deposit Company of Rochester]

E. FRANK BREWSTER, *Vice-President*.

FRANK A. WARD,

JOSIAH ANSTICE,

ROBERT C. WATSON,

DIRECTORS

E. FRANK BREWSTER,

WM. A. HUBBARD, Jr.,

FRANK T. SAGE,

THOMAS J. DEVINE,

V. MOREAU SMITH,

JAMES S. HAVENS,

THOMAS H. CHEW.

GEORGE W. THAYER,

EDWARD G. MINER,

GEORGE C. GORDON,

R. ANDREW HAMILTON,

LUCIUS W. ROBINSON,

JOHN E. DURAND,

ROBERT C. WATSON, *Secretary*.TAYLOR D. BIDWELL, *Assistant Secretary*.

RESOURCES

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 20, 1916 |
|---|---|--|---|--|
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$1,322,630 | \$1,358,630 | \$1,563,670 | \$1,511,128 |
| Private securities, market value..... | 7,444,242 | 7,418,276 | 7,426,604 | 7,476,614 |
| Real estate owned..... | 360,000 | 360,000 | 360,000 | 360,000 |
| Mortgages owned..... | 6,829,373 | 6,980,953 | 6,898,453 | 6,980,200 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 67,375 | 77,276 | 108,825 | 86,325 |
| Loans and discounts secured by other collateral..... | 5,174,083 | 4,839,475 | 5,235,004 | 5,380,472 |
| Loans, discounts and bills purchased not secured by collateral..... | 42,303 | 48,718 | 101,524 | 52,134 |
| Overdrafts..... | 108 | 22 | 60 | 51 |
| Due from trust companies, banks and bankers..... | 1,463,154 | 1,222,677 | 1,104,122 | 1,340,783 |
| Specie..... | 218,573 | 215,907 | 210,808 | 215,218 |
| Legal tender notes and notes of national banks..... | 702,358 | 679,532 | 646,944 | 631,647 |
| Federal reserve notes..... | ..... | ..... | ..... | 15,000 |
| Cash items..... | 31,035 | 249,286 | 39,515 | 36,615 |
| Assets not included in any of the above heads..... | 176,870 | 197,889 | 156,224 | 237,366 |
| Total resources..... | \$23,832,104 | \$23,628,602 | \$23,941,753 | \$24,323,643 |

LIABILITIES

| | | | | |
|---|--------------|--------------|--------------|--------------|
| Capital..... | \$500,000 | \$500,000 | \$500,000 | \$500,000 |
| Surplus, including all undivided profits (market value)..... | 853,802 | 904,487 | 894,426 | 942,707 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings banks..... | 34,000 | 34,000 | 45,210 | 45,210 |
| Due New York State savings and loan associations, credit unions and land bank..... | 1,284 | 2,341 | 2,239 | 5,370 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 454,264 | 482,704 | 435,435 | 416,561 |
| Deposits by the State of New York..... | 110,000 | 110,000 | 110,000 | 250,000 |
| Due depositors, not preferred..... | 21,613,400 | 21,509,516 | 21,635,851 | 21,732,663 |
| Due to trust companies, banks and bankers..... | 23,512 | 23,312 | 91,560 | 23,020 |
| Other liabilities..... | 241,752 | 62,002 | 227,002 | 408,112 |
| Total liabilities..... | \$23,832,104 | \$23,628,602 | \$23,941,753 | \$24,323,643 |

67. ROCHESTER TRUST AND SAFE DEPOSIT COMPANY, ROCHESTER

(5 Main street, west; chartered 1868 as the Safe Deposit Company of Rochester)

E. FRANK BREWSTER, *Vice-President*.ROBERT C. WATSON, *Secretary*.TAYLOR D. BIDWELL, *Assistant Secretary*.

DIRECTORS

FRANK A. WARD, JOSEPH ANSTICE, ROBERT C. WATSON,
 E. FRANK BREWSTER, Wm. A. HUBBARD, Jr., FRANK T. BAGE,
 THOMAS J. DEVINE, V. MOREAU SMITH, JAMES S. HAVENS,
 THOMAS H. CHEW.

GEORGE W. THAYER, EDWARD G. MINER,
 GEORGE C. GORDON, R. ANDREW HAMILTON,
 LUCIUS W. ROBINSON, JOHN E. DURAND,

| RESOURCES | Statement of condition | | | |
|---|------------------------|---------------|----------------|---------------|
| | March 17, 1916 | June 30, 1916 | Sept. 20, 1916 | Nov. 20, 1916 |
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$1,322,630 | \$1,358,630 | \$1,563,670 | \$1,511,128 |
| Private securities, market value..... | 7,444,242 | 7,418,276 | 7,426,604 | 7,476,614 |
| Real estate owned..... | 360,000 | 360,000 | 360,000 | 360,000 |
| Mortgages owned..... | 6,820,373 | 6,960,953 | 6,898,453 | 6,980,200 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 67,375 | 77,275 | 108,825 | 86,325 |
| Loans and discounts secured by other collateral..... | 5,174,083 | 4,839,475 | 5,235,004 | 5,380,472 |
| Loans, discounts and bills purchased not secured by collateral..... | 42,303 | 48,718 | 101,524 | 52,134 |
| Overdrafts..... | 108 | 22 | 60 | 51 |
| Due from trust companies, banks and bankers..... | 1,463,154 | 1,222,677 | 1,194,122 | 1,340,783 |
| Specie..... | 218,573 | 215,907 | 215,218 | 215,218 |
| Legal tender notes and notes of national banks..... | 702,358 | 679,532 | 646,944 | 631,647 |
| Federal reserve notes..... | ..... | ..... | ..... | 15,000 |
| Cash items..... | 31,035 | 249,268 | 39,515 | 36,615 |
| Assets not included in any of the above heads..... | 176,870 | 197,869 | 156,224 | 237,366 |
| Total resources..... | \$23,832,104 | \$23,628,902 | \$23,041,753 | \$24,323,643 |

LIABILITIES

| | | | | |
|---|--------------|--------------|--------------|--------------|
| Capital..... | \$500,000 | \$500,000 | \$500,000 | \$500,000 |
| Surplus, including all undivided profits (market value)..... | 853,892 | 904,467 | 894,426 | 942,707 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings banks..... | 34,000 | 34,000 | 45,210 | 45,210 |
| Due New York State savings and loan associations, credit unions and land bank..... | 1,284 | 2,341 | 2,239 | 5,370 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 454,264 | 482,764 | 435,435 | 416,561 |
| Deposits by the State of New York..... | 110,000 | 110,000 | 110,000 | 250,000 |
| Due depositors, not preferred..... | 21,613,400 | 21,509,516 | 21,635,851 | 21,732,663 |
| Due to trust companies, banks and bankers..... | 23,512 | 23,512 | 91,590 | 23,020 |
| Other liabilities..... | 241,752 | 62,002 | 227,002 | 408,112 |
| Total liabilities..... | \$23,832,104 | \$23,628,602 | \$23,941,753 | \$24,323,643 |

68. ROCKLAND COUNTY TRUST COMPANY, NYACK

FRANK R. CRUMBIE, *President.*
EUGENE F. PERRY, *Vice-President.*

[Broadway and Main street; organised 1906]

ARTHUR A. G. LUDERS, *Secretary.*
WILSON P. FOSS, *Vice-President.*

DIRECTORS

FRANK R. CRUMBIE, ROBERT SCHMITT, HARVEY DE BAUN,
EUGENE F. PERRY, HOWARD VAN BUREN, F. MONROE DYER,
ARTHUR A. G. LUDERS, C. CARLTON KELLEY, JOHN M. ERNST,

CHARLES FRANCIS,
WILSON P. FOSS,
WALTER G. HAMILTON,
LEWIS H. HUTTON,
JAMES KILBY,
E. J. S. VAN HOUTEN.

RESOURCES

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 29, 1916 |
|---|---|--|---|--|
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$86,749 | \$57,283 | \$55,641 | \$55,630 |
| Private securities, market value..... | 513,930 | 550,579 | 579,926 | 606,465 |
| Real estate owned..... | 55,002 | 55,002 | 54,527 | 54,000 |
| Mortgages owned..... | 257,557 | 278,647 | 281,997 | 294,522 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 36,293 | 36,635 | 40,895 | 38,358 |
| Loans and discounts secured by other collateral..... | 119,960 | 170,639 | 203,483 | 204,483 |
| Loans, discounts and bills purchased not secured by collateral..... | 202,801 | 206,341 | 195,986 | 218,963 |
| Overdrafts..... | ..... | ..... | 32 | 83 |
| Due from trust companies, banks and bankers..... | 76,026 | 115,459 | 74,466 | 50,241 |
| Specie..... | 11,255 | 12,577 | 11,242 | 12,547 |
| Legal tender notes and notes of national banks..... | 9,816 | 26,649 | 12,279 | 12,711 |
| Federal reserve notes..... | 2,645 | 265 | 1,640 | 610 |
| Cash items..... | 3,538 | 971 | 881 | 1,360 |
| Assets not included in any of the above heads..... | 18,968 | 17,208 | 14,660 | 20,289 |
| Total resources..... | \$1,389,590 | \$1,527,180 | \$1,527,504 | \$1,565,221 |

LIABILITIES

| | | | | |
|---|-------------|-------------|-------------|-------------|
| Capital..... | \$100,000 | \$100,000 | \$100,000 | \$100,000 |
| Surplus, including all undivided profits (market value)..... | 50,755 | 48,891 | 51,676 | 53,454 |
| Preferred deposits, via: | | | | |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 3,789 | 6,769 | 6,623 | 7,143 |
| Deposits by the State of New York..... | 32,000 | 32,000 | 32,000 | 32,000 |
| Other deposits secured by pledge of assets..... | 7,059 | 7,146 | 7,146 | 7,146 |
| Due depositors, not preferred..... | 1,170,677 | 1,327,335 | 1,310,910 | 1,340,217 |
| Due to trust companies, banks and bankers..... | 13,132 | 1,531 | 9,797 | 7,661 |
| Other liabilities..... | 9,178 | 3,478 | 9,352 | 17,600 |
| Total liabilities..... | \$1,389,590 | \$1,527,150 | \$1,527,504 | \$1,565,221 |

69. ROME TRUST COMPANY, ROME

[101-103 South James street; organized 1913]

F. M. SHELLEY, *President*,
JOHN D. McMAHON, *Vice-President*,C. FRANK FLOYD, *Vice-President*,
A. D. WHITE, *Secretary*.H. W. BARNARD, *Treasurer*.

DIRECTORS

W. T. BINKS,
E. D. BESLEY,
G. H. BROWN,
H. W. BARNARD,
LAWRENCE CAREY,
H. T. DYETT,
MICHAEL DULY,
A. S. EVANS,C. FRANK FLOYD,
BARTON HASELTON,
F. J. HAGER,
JACOB KARLEN,JOHN D. McMAHON,
F. G. RATHBUN,
F. M. SHELLEY,
P. C. THOMAS,
J. L. WILLIAMS,
A. D. WHITE,
ALBERT R. KESSINGER,
F. A. EVANS,

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....
 Private securities, market value.....
 Real estate owned.....
 Mortgages owned.....
 Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....
 Loans and discounts secured by other collateral.....
 Loans, discounts and bills purchased not secured by collateral.....
 Overdrafts.....
 Due from trust companies, banks and bankers.....
 Specie.....
 Legal tender notes and notes of national banks.....
 Federal reserve notes.....
 Cash items.....
 Assets not included in any of the above heads.....

Total resources.....

| Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 26, 1916 |
|--|---|--|---|
| \$186,320 | \$231,836 | \$272,918 | \$276,082 |
| 419,839 | 521,201 | 545,341 | 569,085 |
| 34,050 | 78,684 | 81,173 | 81,173 |
| 126,006 | 180,815 | 209,056 | 258,529 |
| 7,382 | 4,108 | 4,068 | 8,418 |
| 313,778 | 334,502 | 359,066 | 372,341 |
| 760,673 | 850,427 | 890,143 | 920,412 |
| 727 | 1,572 | 1,701 | 587 |
| 335,425 | 217,097 | 343,349 | 310,178 |
| 36,053 | 108,377 | 4,401 | 2,841 |
| 66,143 | ..... | 71,017 | 53,348 |
| 3,500 | ..... | ..... | ..... |
| 6,282 | 14,533 | 4,523 | 15,312 |
| 04,069 | 15,705 | 24,215 | 27,477 |
| \$2,360,256 | \$2,558,857 | \$2,811,601 | \$2,905,080 |

LIABILITIES

| | | | | |
|---|-------------|-------------|-------------|-------------|
| Capital..... | \$300,000 | \$300,000 | \$300,000 | \$300,000 |
| Surplus, including all undivided profits (market value)..... | 79,274 | 89,694 | 98,053 | 107,883 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings banks..... | 85,699 | 83,802 | 73,108 | 89,809 |
| Due New York State savings and loan associations, credit unions and land bank..... | 870 | ..... | 109 | 652 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 300 | 100 | 100 | 100 |
| Deposits by the State of New York..... | 150,000 | 123,000 | 118,000 | 150,000 |
| Other deposits secured by pledge of assets..... | 3,210 | ..... | ..... | ..... |
| Due depositors, not preferred..... | 1,623,007 | 1,854,501 | 2,126,260 | 2,150,769 |
| Due to trust companies, banks and bankers..... | 104,429 | 102,596 | 84,736 | 96,882 |
| Other liabilities..... | 13,467 | 5,164 | 11,235 | 10,091 |
| Total liabilities..... | \$2,360,256 | \$2,558,857 | \$2,811,601 | \$2,905,686 |

70. ST. LAWRENCE TRUST COMPANY, OGDENSBURG

[45 Ford street; organized 1915]

WILLIAM M. STEPHENS, *President*,
ROBERT E. WATERMAN, *Vice-President*,

THOMAS H. LAWRENCE, *Secretary*,
HOWARD L. KETCHAM, *Treasurer*.

DIRECTORS

CHARLES W. McCLAIR,
WILLARD N. BELL,
CHARLES W. LOOMIS,
WILLIAM CRAIG,

JOHN C. TULLOCH,
WILLIAM A. HAWKSHAW,
HYMAN S. FISHER,
ROBERT E. WATERMAN,
JOHN F. WELLS,

REUBEN W. DOBISKY,
J. LESLIE CRAIG,
HERBERT G. CHANDLER,
ROBERT S. WATERMAN,
LEO FRANK,
THOMAS H. LAWRENCE,
WILLIAM M. STEPHENS,
WILLIAM H. JONES,

| RESOURCES | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 29, 1916 |
|---|--|---|--|---|
| | | | | |
| Stock and bond investments, viz.: | | | | |
| Public securities, market value. | \$143,320 | \$135,540 | \$121,816 | \$103,570 |
| Mortgages owned. | 26,068 | 34,949 | 41,839 | 65,069 |
| Loans and discounts secured by other collateral. | 7,980 | 9,952 | 10,273 | 35,475 |
| Loans, discounts and bills purchased not secured by collateral. | 155,201 | 205,274 | 247,500 | 250,838 |
| Overdrafts. | 38 | 43 | ..... | 31 |
| Due from trust companies, banks and bankers. | 31,807 | 47,967 | 26,076 | 19,942 |
| Specie. | 2,787 | 3,221 | 4,003 | 4,614 |
| Legal tender notes and notes of national banks. | 7,616 | 6,324 | 9,052 | 11,474 |
| Federal reserve notes. | 1,000 | 1,200 | 2,300 | 1,180 |
| Cash items. | 1,017 | 2,138 | 795 | 2,967 |
| Assets not included in any of the above heads. | 24,075 | 35,148 | 36,564 | 19,604 |
| Total resources. | \$400,889 | \$481,456 | \$500,218 | \$514,794 |

LIABILITIES

| | | | | |
|---|------------------|------------------|------------------|------------------|
| Capital..... | \$100,000 | \$100,000 | \$100,000 | \$100,000 |
| Surplus, including all undivided profits (market value)..... | 33,300 | 43,658 | 45,082 | 28,452 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings and loan associations, credit unions and land bank..... | 5,000 | 5,000 | 5,000 | 5,000 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | ..... | 4,464 | 4,746 | 5,720 |
| Deposits by the State of New York..... | 30,000 | 27,000 | 27,000 | 30,000 |
| Due depositors, not preferred..... | 218,599 | 251,416 | 281,550 | 298,620 |
| Due to trust companies, banks and bankers..... | 13,281 | 49,047 | 35,489 | 47,001 |
| Other liabilities..... | 700 | 871 | 751 | 1 |
| Total liabilities..... | \$400,889 | \$481,456 | \$500,218 | \$514,794 |

72. SCHENECTADY TRUST COMPANY, SCHENECTADY

GERARDUS SMITH, *President.*

[318-320 State street; organized 1902]

HENRY B. BOARDMAN, *Treasurer.*JOSEPH W. SMITLEY, *Vice-President.*EDWARD D. PALMER, *Cashier.*HENRY A. ALLEN, Jr., *Assistant Treasurer.*

DIRECTORS

HENRY B. BOARDMAN, JAMES A. VAN VOAST,

CHARLES G. BRIGGS, B. R. CAREY,

JOHN G. BARRY, ALFRED D. GRAFF,

WM. W. WEMPLE,

WILLIAM L. REID,

E. WILBUR RICE, Jr.,

EDWARD C. WHITMYER,

GERARDUS SMITH.

JOSEPH W. SMITLEY,

ALONZO F. STRONG,

W. H. WRIGHT,

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Federal reserve notes.....

Cash items.....

Assets not included in any of the above heads.....

Total resources.....

| Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 28, 1916 |
|--|---|--|---|
| \$166,264 | \$140,917 | \$142,330 | \$142,292 |
| 2,599,417 | 2,578,066 | 2,607,793 | 2,915,863 |
| 110,736 | 131,263 | 145,711 | 153,811 |
| 259,300 | 261,030 | 264,060 | 247,360 |
| 38,792 | 29,463 | 28,367 | 31,438 |
| 351,157 | 357,670 | 376,653 | 480,542 |
| 1,178,434 | 1,279,775 | 1,216,041 | 1,151,080 |
| 92 | 160 | 69 | 148 |
| 536,381 | 645,626 | 603,118 | 647,178 |
| 51,183 | 53,949 | 61,162 | 56,431 |
| 124,475 | 111,882 | 287,400 | 229,169 |
| 1,290 | 1,185 | 11,000 | 1,125 |
| 14,916 | 53,332 | 16,243 | 50,908 |
| 40,416 | 44,797 | 42,091 | 49,877 |
| \$5,472,853 | \$5,689,116 | \$5,802,038 | \$6,165,172 |

LIABILITIES

| | | | | |
|---|-------------|-------------|-------------|-------------|
| Capital..... | \$250,000 | \$250,000 | \$250,000 | \$250,000 |
| Surplus, including all undivided profits (market value)..... | 486,127 | 467,560 | 499,749 | 522,244 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings banks..... | 128,468 | 144,878 | 152,036 | 143,057 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 4,697 | 15,311 | 27,756 | 29,548 |
| Deposits by the State of New York..... | 150,947 | 133,274 | 125,917 | 136,427 |
| Deposits by the Superintendent of Banks of the State of New York..... | 34,185 | 34,185 | 34,696 | 34,696 |
| Other deposits secured by pledge of assets..... | 90,471 | 42,087 | 50,881 | 52,359 |
| Due depositors, not preferred..... | 4,238,818 | 4,443,161 | 4,489,043 | 4,822,855 |
| Due to trust companies, banks and bankers..... | 90,456 | 146,482 | 142,290 | 109,506 |
| Other liabilities..... | 28,699 | 12,207 | 29,870 | 54,480 |
| Total liabilities..... | \$5,472,853 | \$5,689,115 | \$5,802,038 | \$6,165,172 |

73. SECURITY TRUST COMPANY OF ROCHESTER, ROCHESTER

JAMES S. WATSON, *President*.

[108 Main street, east; chartered 1892]

FRANK M. ELLERY, *Secretary*.ALEXANDER, M. LINDSAY, *Vice-President*,JULIUS M. WILE, *Vice-President*,GRANGER A. HOLLISTER, *Vice-President*,MORTIMER E. WILE, *Assistant Secretary*.WILLIAM H. STACKEL, *Trust Officer*.

TRUSTEES

JAMES S. WATSON,

RUFUS K. DRYER,

DANIEL M. BEACH,

HENRY A. STRONG,

JOHN C. BARNARD,

HIRAM W. SIBLEY,

ALEX. M. LINDSAY,

JULIUS M. WILE,

CARL F. LOMB,

IRVING ROUSE,

GRANGER A. HOLLISTER,

EDWARD HARRIS,

JOSEPH T. ALLING,

CHARLES STERN,

ERNEST L. WOODWARD,

R. M. SEARLE,

O'DONNELL ISELIN,

CHARLES M. EVEREST,

FRANK W. LOVEJOY,

JESSE W. LINDSAY,

J. WARREN CUTLER,

P. V. CRITTENDEN,

F. HARPER SIBLEY,

MORLEY A. STERN,

RESOURCES

Stock and bond investments, viz.:

| | | | | |
|---|-----------|-----------|-----------|-----------|
| Public securities, market value..... | \$523,900 | \$523,100 | \$523,100 | \$523,600 |
| Private securities, market value..... | 4,633,600 | 4,879,400 | 4,959,100 | 4,916,600 |
| Real estate owned..... | 106,500 | 106,500 | 106,500 | 106,500 |
| Mortgages owned..... | 765,225 | 732,625 | 703,975 | 668,175 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 117,700 | 106,300 | 142,900 | 142,900 |
| Loans and discounts secured by other collateral..... | 4,841,082 | 4,835,583 | 5,023,200 | 4,810,797 |
| Loans, discounts and bills purchased not secured by collateral..... | 2,476,818 | 2,751,233 | 2,626,085 | 3,636,577 |
| Overdrafts..... | 49 | ..... | 176 | 375 |
| Due from trust companies, banks and bankers..... | 1,454,178 | 1,814,742 | 1,810,430 | 1,421,704 |
| Specie..... | 387,726 | 383,497 | 422,295 | 395,313 |
| Legal tender notes and notes of national banks..... | 260,490 | 255,060 | 281,525 | 263,535 |
| Federal reserve notes..... | 3,000 | 11,000 | 4,600 | 9,000 |
| Cash items..... | 106,412 | 127,398 | 87,413 | 192,708 |
| Assets not included in any of the above heads..... | 87,406 | 29,409 | 75,408 | 72,409 |

Total resources.....

\$15,767,078

\$16,559,427

\$16,769,707

\$17,065,093

LIABILITIES

| | | | | |
|---|--------------|--------------|--------------|--------------|
| Capital..... | \$300,000 | \$300,000 | \$300,000 | \$300,000 |
| Surplus, including all undivided profits (market value)..... | 565,962 | 608,279 | 622,040 | 699,575 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings and loan associations, credit unions and land bank..... | 13,743 | 19,577 | 18,933 | 17,375 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 446,122 | 871,631 | 621,499 | 679,544 |
| Deposits by the State of New York..... | 80,000 | 80,000 | 80,000 | 80,000 |
| Deposits by the Superintendent of Banks of the State of New York..... | 5,000 | 5,000 | 5,000 | ..... |
| Due depositors, not preferred..... | 14,178,400 | 14,609,938 | 14,934,268 | 15,226,736 |
| Other liabilities..... | 177,861 | 65,002 | 187,967 | 61,863 |
| Total liabilities..... | \$15,767,078 | \$16,559,427 | \$16,769,707 | \$17,065,093 |

73. SECURITY TRUST COMPANY OF ROCHESTER, ROCHESTER

JAMES S. WATSON, President.

[103 Main street, east; chartered 1892]

FRANK M. ELLERY, Secretary.

ALEXANDER, M. LINDSAY, Vice-President.

JULIUS M. WILE, Vice-President.

GRANGER A. HOLLISTER, Vice-President.

MORTIMER E. WILE, Assistant Secretary.

WILLIAM H. STACKEL, Trust Officer.

TRUSTEES

JAMES S. WATSON,

RUFUS K. DRYER,

DANIEL M. BEACH,

HENRY A. STRONG,

JOHN C. BARNARD,

HIRAM W. SIBLEY,

ALEX. M. LINDSAY,

JULIUS M. WILE,

CARL F. LOMB,

IRVING ROUSE,

GRANGER A. HOLLISTER,

EDWARD HARRIS,

JOSEPH T. ALLING,

FRANK W. LOVEJOY,

ERNEST L. WOODWARD,

R. M. SEARLE,

O'DONNELL ISLIN,

CHARLES M. EVEREST,

FRANK W. LOVEJOY,

JESSE W. LINDSAY,

J. WARREN CUTLER,

P. V. CRITTENDEN,

F. HARPER SIBLEY,

MORLEY A. STERN,

RESOURCES

Stock and bond investments, viz.:

| | | | | |
|---|-----------|-----------|-----------|-----------|
| Public securities, market value..... | \$523,900 | \$523,100 | \$523,100 | \$523,500 |
| Private securities, market value..... | 4,638,600 | 4,879,400 | 4,959,100 | 4,916,600 |
| Real estate owned..... | 106,500 | 106,500 | 106,500 | 106,500 |
| Mortgages owned..... | 765,225 | 732,625 | 703,975 | 668,175 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 117,700 | 106,300 | 142,900 | 142,900 |
| Loans and discounts secured by other collateral..... | 4,841,082 | 4,835,563 | 5,023,200 | 4,810,797 |
| Loans, discounts and bills purchased not secured by collateral..... | 2,475,818 | 2,751,233 | 2,626,085 | 3,536,577 |
| Overdrafts..... | 49 | ..... | 176 | 375 |
| Due from trust companies, banks and bankers..... | 1,454,178 | 1,814,742 | 1,810,430 | 1,421,704 |
| Specie..... | 387,726 | 383,497 | 422,295 | 396,313 |
| Legal tender notes and notes of national banks..... | 260,480 | 255,660 | 281,525 | 263,535 |
| Federal reserve notes..... | 3,000 | 11,000 | 4,600 | 9,000 |
| Cash items..... | 105,412 | 127,398 | 87,413 | 192,708 |
| Assets not included in any of the above heads..... | 87,408 | 29,409 | 75,408 | 72,409 |

Total resources.....

\$15,767,078

\$16,559,427

\$16,769,707

\$17,065,093

LIABILITIES

| | | | | |
|---|--------------|--------------|--------------|--------------|
| Capital..... | \$300,000 | \$300,000 | \$300,000 | \$300,000 |
| Surplus, including all undivided profits (market value)..... | 565,962 | 608,279 | 622,040 | 699,575 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings and loan associations, credit unions and land bank..... | 13,743 | 19,577 | 18,983 | 17,375 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 446,122 | 871,631 | 621,499 | 679,544 |
| Deposits by the State of New York..... | 80,000 | 80,000 | 80,000 | 80,000 |
| Deposits by the Superintendent of Banks of the State of New York..... | 5,000 | 5,000 | 5,000 | ..... |
| Due depositors, not preferred..... | 14,178,400 | 14,609,938 | 14,934,268 | 15,226,736 |
| Other liabilities..... | 177,861 | 65,002 | 187,967 | 61,863 |
| Total liabilities..... | \$15,767,078 | \$16,559,427 | \$16,769,707 | \$17,065,093 |

74. THE SECURITY TRUST COMPANY OF TROY, TROY

FRANK E. NORTON, *President*,
JAMES K. P. PINE, *Vice-President*,

[Fourth and Grand streets; organized 1902]
JOHN DON, *Vice-President*,
JAMES J. CHILD, *Vice-President*.

GEORGE L. HARE, *Secretary*,
HERBERT S. IDE, *Vice-President*.

DIRECTORS

E. H. BETTS, JOHN DON,
THOS. C. BOSWELL, Wm. LELAND THOMPSON, J. H. GREEN,
CHAS. CLEMINSHAW, Wm. H. SHIELDS, HERBERT S. IDE,
J. J. CHILD, Wm. B. FREAR, JOSEPH J. MURPHY,

JOSEPH MCKAY,
FRANK E. NORTON,
JAMES O'NEIL,
ROBERT M. TAYLOR,

J. K. P. PINE,
FRANK L. STEVENS,
GEORGE A. CLUETT,
A. J. COOPER.

| RESOURCES | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 29, 1916 |
|---|---------------------------------------|--------------------------------------|---------------------------------------|--------------------------------------|
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$371,453 | \$392,766 | \$421,291 | \$476,211 |
| Private securities, market value..... | 1,341,439 | 1,306,351 | 1,233,026 | 1,255,732 |
| Real estate owned..... | 50,000 | 50,000 | 50,000 | 50,000 |
| Mortgages owned..... | 7,000 | 7,000 | 7,000 | 7,000 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 14,674 | 3,736 | 1,236 | ..... |
| Loans and discounts secured by other collateral..... | 513,424 | 501,058 | 527,789 | 583,362 |
| Loans, discounts and bills purchased not secured by collateral..... | 529,807 | 544,800 | 528,578 | 505,604 |
| Overdrafts..... | 302 | 55 | 586 | 67 |
| Due from trust companies, banks and bankers..... | 466,827 | 260,649 | 443,677 | 512,325 |
| Specie..... | 110,367 | 103,374 | 103,905 | 108,373 |
| Legal tender notes and notes of national banks..... | 59,977 | 51,099 | 50,200 | 62,871 |
| Federal reserve notes..... | 6,600 | 5,200 | 4,000 | 5,500 |
| Cash items..... | 8,057 | 29,503 | 5,350 | 9,882 |
| Assets not included in any of the above heads..... | 27,644 | 13,586 | 27,864 | 21,877 |
| Total resources..... | \$3,507,571 | \$3,268,677 | \$3,404,502 | \$3,598,804 |

LIABILITIES

| | | | | |
|--|-------------|-------------|-------------|-------------|
| Capital..... | \$200,000 | \$200,000 | \$200,000 | \$200,000 |
| Surplus, including all undivided profits (market value)..... | 172,930 | 179,779 | 181,688 | 216,211 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings banks..... | 93,658 | 75,946 | 91,916 | 81,166 |
| Due New York State savings and loan associations, credit unions and land bank..... | 1,291 | 3,540 | 1,827 | 3,283 |
| Other deposits due as executor, administrator, guardian, receiver, trustee committee, or depository..... | 23,672 | 13,721 | 11,825 | 23,426 |
| Deposits by the State of New York..... | 50,000 | 75,000 | 75,000 | 75,000 |
| Deposits by the Superintendent of Banks of the State of New York..... | 2,000 | 2,000 | 2,000 | ..... |
| Other deposits secured by pledge of assets..... | 19,468 | 32,712 | 53,268 | 27,264 |
| Due depositors, not preferred..... | 2,902,566 | 2,666,524 | 2,762,655 | 2,932,908 |
| Due to trust companies, banks and bankers..... | 19,883 | 6,793 | 3,017 | 3,335 |
| Other liabilities..... | 22,603 | 12,662 | 21,306 | 30,721 |
| Total liabilities..... | \$3,507,571 | \$3,268,877 | \$3,404,502 | \$3,593,804 |

75. THE SUFFOLK COUNTY TRUST COMPANY, RIVERHEAD

GEORGE M. VAIL, *President.*

(Main street; organized 1910)

JOHN S. HOWE, *Secretary.*O. EDMUND GRISWOLD, *Vice-President.*

DIRECTORS

GEORGE M. VAIL,
D. HENRY BROWN,
W. W. DREVOISE,
JOHN S. HOWE,
JAMES ELTON,
ORVIS H. LUCE,
FRANK W. YOUNG,

JACOB MEYER,
THADDEUS N. BENJAMIN,
CHARLES MCCABE,
O. EDMUND GRISWOLD,
JOSEPH M. BELFORD,
EDWIN D. FISHEL,
F. PORTER HOWELL,
ERNEST W. TOOKER,

HUDSON V. GRIFFIN,
CLARENCE SCOTT,
RALPH C. BROWN.

RESOURCES

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 29, 1916 |
|---|---|--|---|--|
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$141,967 | \$291,766 | \$304,675 | \$403,118 |
| Private securities, market value..... | 355,741 | 200,945 | 196,988 | 276,847 |
| Real estate owned..... | 15,000 | 15,000 | 15,000 | 15,000 |
| Mortgages owned..... | 285,100 | 300,900 | 300,400 | 333,560 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 87,492 | 29,980 | 43,735 | 50,435 |
| Loans and discounts secured by other collateral..... | 53,795 | 23,350 | 79,463 | 29,475 |
| Loans, discounts and bills purchased not secured by collateral..... | 225,918 | 382,265 | 245,713 | 302,855 |
| Due from trust companies, banks and bankers..... | 159,504 | 58,237 | 192,775 | 254,709 |
| Specie..... | 10,345 | 11,172 | 5,370 | 6,384 |
| Legal tender notes and notes of national banks..... | 37,750 | 34,720 | 58,315 | 37,470 |
| Assets not included in any of the above heads..... | 19,697 | 6,503 | 7,503 | 9,502 |
| Total resources..... | \$1,392,309 | \$1,354,838 | \$1,448,947 | \$1,719,345 |

LIABILITIES

| | | | | |
|---|-------------|-------------|-------------|-------------|
| Capital..... | \$100,000 | \$100,000 | \$100,000 | \$100,000 |
| Surplus, including all undivided profits (market value)..... | 114,695 | 109,017 | 110,785 | 121,555 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings banks..... | 30,000 | 30,000 | 30,000 | 30,000 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 122,102 | 101,307 | 43,442 | 45,375 |
| Deposits by the State of New York..... | 31,000 | 30,000 | 30,000 | 30,000 |
| Other deposits secured by pledge of assets..... | 72,938 | 73,658 | 56,307 | 55,479 |
| Due depositors, not preferred..... | 911,646 | 908,455 | 1,071,412 | 1,321,935 |
| Due to trust companies, banks and bankers..... | 604 | ..... | ..... | ..... |
| Other liabilities..... | 9,324 | 1,401 | 7,001 | 15,001 |
| Total liabilities..... | \$1,392,309 | \$1,354,838 | \$1,448,947 | \$1,719,345 |

62. THE PEOPLE'S TRUST COMPANY OF BINGHAMTON, BINGHAMTON

(81 Court street; organized 1914)

FRANK B. NEWELL, *President*.
ALONZO ROBERSON, *Vice-President*.WILLIS SHARP KILMER, *Vice-President*.
THEODORE R. TUTTHILL, *Secretary*.MAERTIN H. SAWTELLE, *Treasurer*.
RICHARD E. LUSK, *Assistant Treasurer*.

DIRECTORS

ALONZO ROBERSON, J. FRANCIS DAY,
FRANK B. NEWELL, THEODORE R. TUTTHILL,
JOHN HULL, JR., EDWARD N. ABBOT,
GEORGE W. FAIRCHILD, EDWARD M. HANRAHAN,
GEORGE R. NELSON,WILLIS SHARPE KILMER, BENJAMIN T. ASH,
JEROME B. HADSELL, FRANK L. DENNIS,
NORMAN W. WALDRON, HENRY L. BEACH,
J. HARRY UNDERWOOD, GEORGE H. BARLOW,

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Federal reserve notes.....

Cash items.....

Assets not included in any of the above heads.....

Total resources.....

| Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 29, 1916 |
|--|---|--|---|
| \$379,172 | \$362,009 | \$580,731 | \$681,235 |
| 885,298 | 895,975 | 839,142 | 910,617 |
| 165,000 | 180,474 | 216,165 | 237,936 |
| 519,465 | 549,190 | 616,237 | 714,037 |
| 77,600 | 88,500 | 77,650 | 71,425 |
| 332,815 | 271,461 | 262,290 | 237,659 |
| 760,601 | 765,629 | 670,597 | 749,899 |
| 15 | ..... | 1 | ..... |
| 409,703 | 716,989 | 750,820 | 495,033 |
| 19,598 | 16,968 | 16,748 | 25,991 |
| 109,206 | 92,017 | 138,487 | 169,271 |
| 1,350 | 1,350 | 1,000 | 10,000 |
| 22,808 | 38,432 | 24,155 | 36,922 |
| 25,004 | 28,503 | 36,005 | 30,003 |
| \$3,707,635 | \$4,007,497 | \$4,328,028 | \$4,370,028 |

LIABILITIES

| | | | | |
|---|-------------|-------------|-------------|-------------|
| Capital..... | \$500,000 | \$500,000 | \$500,000 | \$500,000 |
| Surplus, including all undivided profits (market value)..... | 141,704 | 146,188 | 137,572 | 176,025 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings banks..... | 25,000 | 25,000 | 25,000 | 25,000 |
| Due New York State savings and loan associations, credit unions and land bank..... | 215 | 639 | 1,062 | 1,717 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 18,531 | 20,829 | 56,914 | 63,080 |
| Deposits by the State of New York..... | 75,000 | 67,000 | 67,000 | 75,000 |
| Deposits by the Superintendent of Banks of the State of New York..... | 22,133 | 22,343 | 25,599 | 25,287 |
| Other deposits secured by pledge of assets..... | 117,554 | 123,406 | 126,096 | 117,285 |
| Due to depositors, not preferred..... | 2,685,100 | 3,035,493 | 3,228,292 | 3,300,156 |
| Due to trust companies, banks and bankers..... | 104,025 | 59,481 | 25,607 | 55,631 |
| Other liabilities..... | 18,873 | 8,178 | 19,886 | 31,887 |
| Total liabilities..... | \$3,707,635 | \$4,007,497 | \$4,228,028 | \$4,370,028 |

77. TITLE GUARANTEE AND TRUST COMPANY, NEW YORK CITY

(176 Broadway; chartered 1882 as the German-American Loan and Trust Company of New York)

CLARENCE H. KELSEY, *President*,FRANK BAILEY, *Vice-President*,EDWARD O. STANLEY, *Vice-President*,CLINTON D. BURDICK, *Vice-President*,C. C. HARMSTAD, *Treasurer*,JOHN W. SHEPARD, *Assistant Treasurer*,LOREN H. ROCKWELL, *Assistant Treasurer*,NELSON B. SIMON, *Assistant Secretary*,J. WRAY CLEVELAND, *Secretary*,HORACE ANDERSON, *Assistant Secretary*,DAVID BLANK, *Assistant Secretary*,HAROLD B. HOYT, *Assistant Secretary*,WILLIAM B. EWING, *Trust Officer*.

TRUSTEES

FRANK BAILEY,

EDWARD T. BEDFORD,

CHARLES S. BROWN,

JULIEN T. DAVIES,

ROBERT W. DAFORST,

SANFORD H. STEELE,

ROBERT GOELET,

MARTIN JOOST,

AUGUSTUS D. JULLIARD,

CLARENCE H. KELSEY,

JAMES SPEYER,

JAMES D. LYNCH,

RANALD H. MACDONALD,

JAMES H. MANNING,

EDGAR L. MARSTON,

HENRY ROTH,

CHARLES MATLACK,

WILLIAM A. NASH,

WILLIAM H. NICHOLS,

ROBERT OLYPHANT,

GEORGE E. IDE,

CHARLES A. PEABODY,

WILLIAM H. PORTER,

JOHN H. MCCLEMENT,

FREDERICK POTTER,

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 20, 1916 |
|---|---|--|---|--|
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$599,440 | \$600,862 | \$603,965 | \$604,115 |
| Private securities, market value..... | 8,200,317 | 7,942,024 | 7,600,723 | 7,460,250 |
| Real estate owned..... | 2,596,440 | 2,664,496 | 2,631,723 | 2,660,505 |
| Mortgages owned..... | 10,264,406 | 10,620,166 | 9,837,186 | 8,783,220 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 1,327,954 | 1,114,567 | 1,135,739 | 1,260,045 |
| Loans and discounts secured by other collateral..... | 11,256,212 | 16,606,324 | 18,052,665 | 20,345,679 |
| Loans, discounts and bills purchased not secured by collateral..... | 3,265,745 | 3,199,055 | 3,128,281 | 3,031,649 |
| Overdrafts..... | 2,271 | 85 | 1,072 | 121 |
| Due from trust companies, banks and bankers..... | 7,716,440 | 4,279,927 | 3,357,605 | 2,870,493 |
| Specie..... | 1,846,218 | 2,462,842 | 2,582,554 | 2,759,616 |

| | | | | |
|---|--------------|--------------|--------------|--------------|
| Legal tender notes and notes of national banks..... | 376,920 | 341,510 | 284,050 | 243,082 |
| Federal reserve notes..... | 8,060 | 6,310 | 18,560 | 14,440 |
| Cash items..... | 1,517,468 | 1,472,626 | 1,425,145 | 1,877,606 |
| Assets not included in any of the above heads..... | 685,088 | 580,993 | 621,294 | 567,523 |
| Total resources..... | \$49,663,009 | \$51,890,767 | \$51,281,572 | \$52,478,344 |

LIABILITIES

| | | | | |
|---|--------------|--------------|--------------|--------------|
| Capital..... | \$5,000,000 | \$5,000,000 | \$5,000,000 | \$5,000,000 |
| Surplus, including all undivided profits (market value)..... | 12,205,323 | 12,227,186 | 12,542,428 | 12,587,939 |
| Preferred deposits, viz.:..... | | | | |
| Due New York State savings banks..... | 1,473,498 | 1,377,384 | 1,291,542 | 1,569,665 |
| Due New York State savings and loan associations, credit unions and land bank..... | 91,586 | 147,298 | 194,853 | 360,447 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 1,005,018 | 814,004 | 851,144 | 902,525 |
| Other deposits secured by pledge of assets..... | 57,842 | 58,958 | 60,372 | 56,778 |
| Due depositors, not preferred..... | 27,913,018 | 30,789,976 | 28,863,253 | 29,472,698 |
| Due to trust companies, banks and bankers..... | 1,365,784 | 1,146,188 | 2,008,847 | 2,039,516 |
| Other liabilities..... | 460,940 | 329,773 | 469,133 | 488,776 |
| Total liabilities..... | \$49,663,009 | \$51,890,767 | \$51,281,572 | \$52,478,344 |

64. **POUGHKEEPSIE TRUST COMPANY, POUGHKEEPSIE**

STEPHEN G. GUERNSEY, *President*.
 CHARLES W. PILGRIM, *Vice-President*.
 WALTER J. WESLEY, *Assistant Treasurer*.

[236 Main street; organized 1901]

THOMAS W. BARRETT, *Treasurer*.
 E. P. CORLISS, *Assistant Treasurer*.
 C. W. H. ARNOLD, *Secretary*.

ADNA F. HEATON, *Vice-President*.

DIRECTORS

S. G. GUERNSEY, THOMAS W. BARRETT,
 PETER H. TROY, B. P. WAYNE,
 J. WILSON FOUCHER, C. W. H. ARNOLD,

FRANK J. LEFEVER,
 FRANK J. SCHWARTZ,
 L. H. VAIL,

E. LYMAN BROWN,
 GEORGE A. COLEMAN,
 STEPHEN S. MAPES.

RESOURCES**Stock and bond investments, viz.:**

| | | | | |
|---|-----------|-----------|-----------|-----------|
| Public securities, market value..... | \$289,450 | \$271,700 | \$351,635 | \$421,062 |
| Private securities, market value..... | 1,231,600 | 1,197,200 | 1,213,300 | 1,259,962 |
| Real estate owned..... | 136,700 | 136,700 | 136,700 | 136,700 |
| Mortgages owned..... | 696,956 | 765,235 | 822,306 | 909,321 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 54,740 | 94,653 | 60,366 | 80,119 |
| Loans and discounts secured by other collateral..... | 516,881 | 524,042 | 531,818 | 566,967 |
| Loans, discounts and bills purchased not secured by collateral..... | 566,320 | 575,009 | 555,428 | 551,257 |
| Overdrafts..... | 531 | 254 | 227 | 470 |
| Due from trust companies, banks and bankers..... | 191,170 | 204,847 | 247,877 | 217,994 |
| Specie..... | 15,680 | 17,547 | 18,753 | 12,453 |
| Legal tender notes and notes of national banks..... | 32,502 | 31,817 | 44,913 | 25,120 |
| Federal reserve notes..... | 4,542 | 4,786 | 5,580 | 3,055 |
| Cash items..... | 22,596 | 33,918 | 13,029 | 22,702 |
| Assets not included in any of the above heads..... | 42,111 | 37,639 | 45,863 | 42,439 |

Total resources

\$3,801,779

\$3,895,347

\$4,047,815

\$4,249,621

Statement of condition
 Nov. 29, 1916

Statement of condition
 Sept. 20, 1916

Statement of condition
 June 30, 1916

Statement of condition
 March 17, 1916

LIABILITIES

| | | | | |
|---|--------------------|--------------------|--------------------|--------------------|
| Capital..... | \$125,000 | \$125,000 | \$125,000 | \$125,000 |
| Surplus, including all undivided profits (market value)..... | 172,605 | 153,353 | 152,469 | 209,360 |
| Preferred deposits, via:..... | | | | |
| Due New York State savings banks..... | 20,000 | 20,000 | 20,000 | 20,000 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 39,150 | 43,742 | 42,996 | 39,227 |
| Deposits by the State of New York..... | 78,603 | 115,583 | 36,156 | 54,448 |
| Other deposits secured by pledge of assets..... | 7,656 | 7,752 | 7,752 | 7,752 |
| Deposits otherwise preferred..... | 6,533 | 1,577 | 62,015 | 59,711 |
| Due depositors, not preferred..... | 3,315,463 | 3,399,041 | 3,569,090 | 3,670,534 |
| Due to trust companies, banks and bankers..... | 12,690 | 22,972 | 6,742 | 16,509 |
| Other liabilities..... | 24,089 | 6,327 | 25,595 | 47,080 |
| Total liabilities..... | \$3,801,779 | \$3,895,347 | \$4,047,815 | \$4,249,621 |

79. THE TROY TRUST COMPANY, TROY

[33 Third street; organised 1901]

HENRY S. LUDLOW, *President*.
ARTHUR T. SMITH, *Vice-President*,EDWIN Q. LASELL, *Vice-President*,
HENRY S. DARBY, *Vice-President*,HAROLD K. DOWNING, *Secretary*.
FRED BUNCE, *Assistant Secretary*.

DIRECTORS

JAMES H. CALDWELL,
JOHN T. CHRISTIE,
HENRY S. DARBY,
CHARLES W. REYNOLDS,
WILLIAM ROSS,
M. H. HARTIGAN,E. Q. LASELL,
HENRY S. LUDLOW,
ARTHUR T. SMITH,WILLIAM R. LEE,
C. W. T. BARKER,
CHARLES B. McMURRAY,
WM. HENRY WARREN,
A. E. ROCHE,
ORTON H. THOMAS,

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Federal reserve notes.....

Cash items.....

Assets not included in any of the above heads.....

Total resources.....

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 29, 1916 |
|----------------------|---|--|---|--|
| | \$277,573 | \$277,622 | \$294,424 | \$186,551 |
| | 277,474 | 329,447 | 350,414 | 345,424 |
| | 33,389 | 33,214 | 33,401 | 29,495 |
|  | ..... | ..... | ..... | 104,000 |
| | 21,400 | 21,400 | 21,600 | 21,500 |
| | 353,828 | 349,132 | 388,971 | 390,681 |
| | 674,607 | 708,729 | 713,299 | 763,796 |
| | 371 | 53 | 288 | 578 |
| | 184,205 | 168,360 | 172,322 | 85,919 |
| | 31,253 | 30,540 | 30,037 | 33,596 |
| | 31,289 | 55,787 | 53,942 | 32,662 |
| | 8,000 | 8,000 | 500 | 5,000 |
| | 4,588 | 8,995 | 9,869 | 9,086 |
| | 13,196 | 16,703 | 16,115 | 14,368 |
| Total resources..... | \$1,911,153 | \$2,006,982 | \$2,085,152 | \$2,022,646 |

LIABILITIES

| | | | | |
|--|-------------|-------------|-------------|-------------|
| Capital | \$200,000 | \$200,000 | \$200,000 | \$200,000 |
| Surplus, including all undivided profits (market value) | 82,016 | 77,139 | 64,672 | 64,672 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings banks | 69,056 | 62,671 | 61,971 | 61,153 |
| Due New York State savings and loan associations, credit unions and land bank | 8,772 | 3,652 | 9,736 | 5,759 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository | 1,152 | 37,355 | 35,329 | 31,318 |
| Deposits by the State of New York | 100,549 | 90,112 | 91,553 | 106,262 |
| Other deposits secured by pledge of assets | 27,088 | 27,549 | 26,121 | 28,862 |
| Other depositors, not preferred | 1,381,813 | 1,473,635 | 1,540,801 | 1,470,472 |
| Due to trust companies, banks and bankers | 32,735 | 29,111 | 40,502 | 37,716 |
| Other liabilities | 7,972 | 5,758 | 10,180 | 16,432 |
| Total liabilities | \$1,911,153 | \$2,006,982 | \$2,085,152 | \$2,022,646 |

80. TRUST AND DEPOSIT COMPANY OF ONONDAGA, SYRACUSE

| | | |
|--|---|---|
| ARTHUR W. LOASBY, <i>President</i> . | [100 North Salina street; chartered 1886] | LUCIUS M. KINNE, <i>Secretary</i> . |
| FREDERICK W. BARKER, <i>Vice-President</i> , | | MERCER V. WHITE, <i>Trust Officer</i> . |
| TRUSTEES | | |
| ARTHUR W. LOASBY, | FREDERICK W. BARKER, | LUCIUS M. KINNE, |
| HUNTINGTON B. CROUSE, | GEORGE DOHENY, | WILLIAM S. LONDON, |
| | CARLETON A. CHASE, | A. H. COWIE. |
| EDMUND L. FRENCH, | | DEFOREST SETTLE, |

| RESOURCES | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 28, 1916 |
|---|---|--|---|--|
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$335,531 | \$249,379 | \$59,165 | \$54,637 |
| Private securities, market value..... | 9,614,874 | 10,604,942 | 10,435,658 | 10,818,494 |
| Mortgages owned..... | 581,006 | 589,676 | 591,719 | 604,845 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 20,474 | 28,918 | 30,790 | 29,234 |
| Loans and discounts secured by other collateral..... | 1,408,975 | 1,452,950 | 1,655,565 | 2,084,889 |
| Loans, discounts and bills purchased not secured by collateral..... | 2,749,632 | 3,755,658 | 3,574,949 | 3,431,884 |
| Overdrafts..... | 2,805,598 | 1,402,662 | 1,728,306 | 2,321,818 |
| Due from trust companies, banks and bankers..... | 87,793 | 375,970 | 395,421 | 399,883 |
| Specie..... | 563,149 | 282,144 | 301,000 | 287,000 |
| Legal tender notes and notes of national banks..... | 25,000 | 20,000 | 25,000 | 10,806 |
| Federal reserve notes..... | 30,881 | 80,684 | 57,526 | 70,657 |
| Cash items..... | 56,670 | 35,528 | 56,040 | 35,040 |
| Assets not included in any of the above heads..... | | | | |
| Total resources..... | \$18,279,583 | \$18,876,806 | \$18,896,079 | \$20,144,633 |

LIABILITIES

| | | | | |
|---|---------------------|---------------------|---------------------|---------------------|
| Capital..... | \$1,000,000 | \$1,000,000 | \$1,000,000 | \$1,000,000 |
| Surplus, including all undivided profits (market value)..... | 677,312 | 666,549 | 646,551 | 621,620 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings banks..... | 738,035 | 770,035 | 752,508 | 899,111 |
| Due New York State savings and loan associations, credit unions and land bank..... | 3 | 3 | 8 | 3 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 172,992 | 143,082 | 166,916 | 292,133 |
| Deposits by the State of New York..... | 328,000 | 400,000 | 345,000 | 490,000 |
| Deposits by the Superintendent of Banks of the State of New York..... | 10,000 | 10,000 | 5,000 | 5,000 |
| Deposits otherwise preferred..... | 4,047 | 9,425 | 9,810 | 18,241 |
| Due depositors, not preferred..... | 15,160,383 | 15,769,876 | 15,733,866 | 16,466,502 |
| Due to trust companies, banks and bankers..... | 55,694 | 83,703 | 90,064 | 100,702 |
| Other liabilities..... | 133,117 | 23,833 | 147,826 | 266,261 |
| Total liabilities..... | \$18,279,533 | \$18,876,506 | \$18,896,079 | \$20,144,683 |

81. TRUST COMPANY OF WYOMING COUNTY, WARSAW

HENRY A. PIERCE, *President.*

[85 North Main street; organised 1913]

CHESTER A. VAN ARSDALE, *Secretary.*JOSEPH C. BUXTON, *Vice-President,*CLAYTON E. GILL, *Vice-President,*GEO. LINN HICKEY, *Assistant Secretary.*

DIRECTORS

HENRY A. PIERCE,
CLAYTON E. GILL,JOHN HANIGAN,
CHARLES R. VAN ALLEN,
MYRON H. KELLEY,WILLIAM W. METCALF,
GEORGE E. HOQUE,
LEWIS BENEDICT,
JOSEPH C. BUXTON,
C. A. VAN ARSDALE,
GLEN F. METCALF,GEORGE F. BAUER,
JAMES E. SLAUGHT,

RESOURCES

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 30, 1916 | Statement of condition Nov. 29, 1916 |
|---|---|--|---|--|
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$25,925 | \$26,075 | \$26,475 | \$21,737 |
| Private securities, market value..... | 142,101 | 191,800 | 201,187 | 187,495 |
| Real estate owned..... | ..... | ..... | 11,000 | 11,000 |
| Mortgages owned..... | 71,166 | 85,716 | 79,216 | 90,916 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 33,915 | 33,800 | 32,800 | 37,800 |
| Loans and discounts secured by other collateral..... | 9,025 | 16,350 | 14,350 | 12,100 |
| Loans, discounts and bills purchased not secured by collateral..... | 168,369 | 158,027 | 179,923 | 185,876 |
| Overdrafts..... | 281 | 523 | 153 | 626 |
| Due from trust companies, banks and bankers..... | 39,264 | 26,538 | 24,042 | 45,654 |
| Specie..... | 7,534 | 6,929 | 8,176 | 7,459 |
| Legal tender notes and notes of national banks..... | 7,485 | 6,350 | 4,245 | 6,160 |
| Federal reserve notes..... | 225 | 290 | 155 | 475 |
| Cash items..... | 262 | 341 | 838 | 411 |
| Customers' liability on acceptances (per contra, see Liabilities)..... | 21,000 | 16,000 | 16,000 | ..... |
| Assets not included in any of the above heads..... | 12,542 | 13,893 | 13,908 | 15,276 |
| Total resources..... | \$539,094 | \$582,632 | \$612,471 | \$622,985 |

LIABILITIES

| | | | | |
|---|-----------|-----------|-----------|-----------|
| Capital..... | \$100,000 | \$100,000 | \$100,000 | \$100,000 |
| Surplus, including all undivided profits (market value)..... | 49,385 | 49,357 | 50,182 | 52,659 |
| Preferred deposits, viz.: | | | | |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 26,490 | 27,299 | 27,081 | 17,744 |
| Deposits by the State of New York..... | 79,000 | 71,000 | 71,000 | 71,000 |
| Due depositors, not preferred..... | 245,154 | 329,769 | 287,780 | 346,970 |
| Due to trust companies, banks and bankers..... | | | 10,000 | |
| Rediscouunts..... | 13,674 | 14,778 | 18,293 | 27,284 |
| Acceptances of drafts payable at a future date or authorized by commercial letters of credit..... | 21,000 | 16,000 | 16,000 | |
| Other liabilities..... | 4,391 | 4,268 | 2,296 | 7,358 |
| Total liabilities..... | \$539,094 | \$612,471 | \$582,632 | \$622,985 |

82. THE UNION TRUST COMPANY OF ALBANY, N. Y.

[47 State street; organized 1902]

THOMAS I. VAN ANTWERP, *President.*JOHN E. WALKER, *Vice-President.*MACNAUGHTON MILLER, *Secretary.*

DIRECTORS

ARTHUR L. ANDREWS,
BENJAMIN W. ARNOLD,
H. H. BENDER,
JOHN R. CARNELL,
LEDYARD COGSWELL,

GRANGE SARD,
GEORGE H. THACHER,
T. I. VAN ANTWERP,
LOUIS I. WALDMAN,
JOHN E. WALKER,
SAMUEL HESSBERG,

WILLIAM S. DYER,
WILLIAM T. MAYER,
ROBERT OLCOTT,
JAMES H. MANNING,
CHARLES GIBSON,

LESTER H. HELMES,
GEORGE W. STEDMAN,
JAMES B. LYON,
HENRY M. SAGE,
JOHN A. BECKER.

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....
Private securities, market value.....
Real estate owned.....
Mortgages owned.....
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....
Loans and discounts secured by other collateral.....
Loans, discounts and bills purchased not secured by collateral.....
Overdrafts.....
Due from trust companies, banks and bankers.....
Specie.....
Legal tender notes and notes of national banks.....
Federal reserve notes.....
Cash items.....
Assets not included in any of the above heads.....

Total resources.....

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 20, 1916 |
|----------------------|---|--|---|--|
| | \$458,402 | \$453,402 | \$462,097 | \$402,572 |
| | 2,584,420 | 2,535,918 | 2,633,498 | 2,726,875 |
| | 75,000 | 75,000 | 75,000 | 75,000 |
| | 73,950 | 150,700 | 153,850 | 155,225 |
| | 8,068 | 16,943 | 14,492 | 23,500 |
| | 2,038,494 | 2,022,241 | 2,342,897 | 2,443,671 |
| | 386,808 | 300,671 | 271,878 | 315,475 |
| | 393 | 851 | 1,454 | 603 |
| | 627,686 | 536,083 | 557,531 | 337,848 |
| | 73,471 | 70,061 | 76,099 | 86,815 |
| | 34,018 | 37,951 | 37,102 | 39,223 |
| | 14,000 | 14,000 | 15,250 | 17,700 |
| | 40,169 | 86,841 | 35,493 | 60,178 |
| | 68,247 | 74,201 | 71,811 | 69,454 |
| Total resources..... | \$6,484,026 | \$6,419,883 | \$6,748,047 | \$6,856,330 |

LIABILITIES

| | | | | |
|---|-------------|-------------|-------------|-------------|
| Capital..... | \$250,000 | \$250,000 | \$250,000 | \$250,000 |
| Surplus, including all undivided profits (market value)..... | 630,240 | 640,277 | 652,861 | 681,663 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings banks..... | 618,721 | 427,826 | 614,903 | 464,903 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 292,841 | 367,796 | 257,848 | 306,175 |
| Deposits by the State of New York..... | 200,000 | 180,000 | 150,000 | 200,000 |
| Deposits by the Superintendent of Banks of the State of New York..... | 27,279 | 27,453 | 23,542 | 20,174 |
| Other deposits secured by pledge of assets..... | 98,088 | 155,421 | 168,126 | 129,767 |
| Due depositors, not preferred..... | 4,282,801 | 4,282,534 | 4,509,401 | 4,682,690 |
| Due to trust companies, banks and bankers..... | 61,318 | 62,997 | 74,111 | 75,683 |
| Other liabilities..... | 42,288 | 25,579 | 48,755 | 45,284 |
| Total liabilities..... | \$6,484,026 | \$6,419,888 | \$6,746,047 | \$6,856,399 |

83. UNION TRUST COMPANY OF JAMESTOWN, JAMESTOWN

FRANK MERZ, *President.*

[211 Main street; organized 1894]

ARTHUR H. GREENLUND, *Treasurer.*FREDERICK P. HALL, *Vice-President.*ARTHUR K. BRIGGS, *Vice-President,*
GEORGE R. BUTTS, *Assistant Cashier.*HARRY L. BRIGGS, *Cashier.*

DIRECTORS

FREDERICK P. HALL, ARTHUR H. GREENLUND, HARRY L. BRIGGS,
ARTHUR K. BRIGGS, WM. M. BLACKSTONE, RALPH C. SHELDON,
FRED BRIGGS, FRANK B. BUSH, FRANK MERZ.WILLIAM M. TAIT,
HARRY R. LEWIS,
FRANK MERZ.
WILLIAM A. BROADHEAD,
HENRY H. COOPER.

| RESOURCES | | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 29, 1916 |
|---|--|---|--|---|--|
| Stock and bond investments, viz.: | | | | | |
| Public securities, market value..... | | \$201,125 | \$201,125 | \$196,343 | \$196,263 |
| Private securities, market value..... | | 276,134 | 271,007 | 287,135 | 287,304 |
| Real estate owned..... | | 40,300 | 40,300 | 40,300 | 40,300 |
| Mortgages owned..... | | 565,473 | 562,459 | 562,006 | 563,441 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | | 74,329 | 94,199 | 106,387 | 45,843 |
| Loans and discounts secured by other collateral..... | | 269,289 | 252,255 | 246,571 | 251,499 |
| Loans, discounts and bills purchased not secured by collateral..... | | 474,960 | 449,766 | 394,470 | 441,314 |
| Overdrafts..... | | 6 | 88 | 137 | 627 |
| Due from trust companies, banks and bankers..... | | 128,126 | 168,510 | 251,579 | 208,473 |
| Specie..... | | 29,616 | 27,532 | 37,118 | 39,845 |
| Legal tender notes and notes of national banks..... | | 20,000 | 20,000 | 20,000 | 20,000 |
| Federal reserve notes..... | | 700 | 1,600 | 1,600 | 1,600 |
| Cash items..... | | 3,876 | 5,011 | 3,471 | 4,939 |
| Assets not included in any of the above heads..... | | 16,308 | 6,367 | 16,110 | 20,087 |
| Total resources..... | | \$2,100,222 | \$2,100,109 | \$2,143,127 | \$2,121,435 |

LIABILITIES

| | | | | |
|---|-------------|-------------|-------------|-------------|
| Capital..... | \$300,000 | \$300,000 | \$300,000 | \$300,000 |
| Surplus, including all undivided profits (market value)..... | 236,680 | 241,390 | 251,005 | 260,612 |
| Preferred deposits, viz.: | | | | |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 56,917 | 63,877 | 72,475 | 71,858 |
| Deposits by the State of New York..... | 25,000 | 25,000 | 25,000 | 25,000 |
| Other deposits secured by pledge of assets..... | 16,012 | 16,012 | 16,211 | 16,211 |
| Due depositors, not preferred..... | 1,454,992 | 1,445,328 | 1,467,435 | 1,421,911 |
| Due to trust companies, banks and bankers..... | 119 | ..... | ..... | 1,341 |
| Other liabilities..... | 10,502 | 8,502 | 11,001 | 24,502 |
| Total liabilities..... | \$2,100,222 | \$2,100,109 | \$2,143,127 | \$2,121,435 |

84. UNION TRUST COMPANY OF NEW YORK, NEW YORK CITY

EDWIN G. MERRILL, *President.*JOHN V. B. THAYER, *Vice-President.*J. Y. G. WALKER, *Vice-President.*W. McMASTER MILLS, *Vice-President.*

[80 Broadway; chartered 1864]

HENRY M. POPHAM, *Vice-President.*CARROLL C. RAWLINGS, *Vice-President.*C. W. PARSON, *Assistant Secretary.*B. A. MORTON, *Assistant Trust Officer*HENRY M. MYRICK, *Secretary.*T. W. HARTSHORNE, *Assistant Secretary.*ERNEST H. COOK, *Assistant Secretary.*DAVID A. ROWE, *Assistant Secretary.*

DIRECTORS

WALTER P. BLISS,

ERNEST ISELIN,

V. EVERIT MACY,

M. ORME WILSON,

CHARLES H. TWEED,

RICHARD DELAFIELD,

AUGUSTUS W. KELLEY,

EDWIN G. MERRILL,

W. EMLIN ROOSEVELT,

JAMES BROWN,

FREDERIC DEP. FOSTER,

JAMES GORE KING,

J. Y. G. WALKER,

WILLIAM WOODWARD,

CORNELIUS VANDERBILT,

FRANCIS M. WELD,

WM. H. NICHOLS, Jr.,

JOHN V. B. THAYER.

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Overdrafts.....

Due from trust companies, banks and bankers.....

Specie.....

Legal tender notes and notes of national banks.....

Federal reserve notes.....

Cash items.....

Assets not included in any of the above heads.....

Total resources.....

| Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 30, 1916 | Statement of condition Nov. 30, 1916 |
|--|---|--|---|
| \$6,861,206 | \$6,555,522 | \$7,651,191 | \$7,363,597 |
| 14,042,685 | 13,529,705 | 13,586,491 | 12,583,916 |
| 2,400,000 | 2,400,000 | 2,400,000 | 2,400,000 |
| 1,249,500 | 1,271,500 | 1,270,500 | 1,212,500 |
| 155,000 | 155,000 | 149,000 | 141,000 |
| 40,073,991 | 49,902,063 | 46,581,679 | 56,090,996 |
| 3,806,690 | 3,156,762 | 2,798,486 | 3,049,907 |
| 19,695 | 8,091 | 10,939 | 4,275 |
| 18,597,363 | 11,218,866 | 18,485,098 | 11,018,198 |
| 6,294,307 | 6,599,603 | 6,393,453 | 6,987,242 |
| 288,465 | 291,640 | 275,275 | 262,235 |
| 28,660 | 20,650 | 21,980 | 36,065 |
| 1,623 | 8,929 | 7,643 | 8,853 |
| 564,380 | 663,701 | 652,376 | 697,856 |
| \$89,392,415 | \$95,714,082 | \$95,263,405 | \$101,831,340 |

LIABILITIES

| | | | | |
|---|--------------|--------------|--------------|---------------|
| Capital..... | \$3,000,000 | \$3,000,000 | \$3,000,000 | \$3,000,000 |
| Surplus, including all undivided profits (market value)..... | 5,105,335 | 5,500,100 | 5,576,761 | 5,942,173 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings banks..... | 5,781,739 | 6,271,923 | 5,214,203 | 5,454,951 |
| Due New York State savings and loan associations, credit unions and land bank..... | 2,919 | | | |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 3,653,928 | 8,448,937 | 9,281,886 | 9,403,645 |
| Deposits by the State of New York..... | 500,000 | 375,000 | 590,000 | 425,000 |
| Deposits by the Superintendent of the Banks of the State of New York..... | 31,967 | 62,064 | 176,207 | 22,246 |
| Due depositors, not preferred..... | 68,093,427 | 69,434,146 | 68,776,319 | 75,021,816 |
| Due to trust companies, banks and bankers..... | 2,496,124 | 2,294,604 | 2,314,990 | 1,866,971 |
| Other liabilities..... | 677,016 | 327,236 | 653,069 | 896,968 |
| Total liabilities..... | \$89,322,415 | \$95,714,022 | \$95,283,406 | \$101,861,340 |

83. UNION TRUST COMPANY OF ROCHESTER, ROCHESTER

[35 State street; organized 1897]

FREDERICK W. ZOLLER, *President*,
 ALLAN B. FRASER, *Vice-President*,

MARTIN E. WOLLE, *Vice-President*,
 BLAKE S. RAFLER, *Secretary*.

DELOSS M. ROSE, *Assistant Secretary*,
 M. G. PALMATEER, *Assistant Secretary*,

DIRECTORS

MARTIN F. BRISTOL, JOHN B. FREY,
 CHARLES F. CRANDALL, FREDERICK C. MALLING,
 FRANK TAYLOR, ALLAN B. FRASER,
 EUGENE J. DWYER, J. E. MCKELVEY.

MARTIN E. WOLLE,
 CHARLES P. SCHLEGEL,
 A. E. SUTHERLAND,
 FREDERICK W. ZOLLER.

INNIS P. ALLEN,
 JAMES E. GLEASON,
 CHAS. WINSLOW SMITH,
 IRVING S. ROBESON.

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....
 Private securities, market value.....
 Real estate owned.....
 Mortgages owned.....
 Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....
 Loans and discounts secured by other collateral.....
 Loans, discounts and bills purchased not secured by collateral.....
 Overdrafts.....
 Due from trust companies, banks and bankers.....
 Specie.....
 Legal tender notes and notes of national banks.....
 Federal reserve notes.....
 Cash items.....
 Customers' liability on acceptances (per contra, see liabilities).....
 Assets not included in any of the above heads.....

Total resources.....

| Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 30, 1916 | Statement of condition Nov. 30, 1916 |
|--|---|--|---|
| \$196,900 | \$288,240 | \$370,332 | \$413,405 |
| 1,191,783 | 1,360,103 | 1,282,546 | 1,115,625 |
| 130,473 | 130,440 | 193,973 | 167,694 |
| 760,186 | 824,936 | 848,148 | 861,773 |
| 553,177 | 631,516 | 641,263 | 579,077 |
| 3,599,263 | 3,432,800 | 3,630,132 | 4,437,198 |
| 3,411,433 | 3,631,290 | 3,880,483 | 3,637,876 |
| 4,401 | 7,935 | 11,392 | 11,720 |
| 2,006,707 | 1,775,706 | 1,926,427 | 1,946,778 |
| 263,703 | 312,457 | 357,665 | 370,091 |
| 105,000 | 110,000 | 86,944 | 89,120 |
| 20,000 | 2,000 | 5,000 | 5,000 |
| 24,833 | 144,141 | 55,977 | 95,518 |
| 7,800 | ..... | ..... | ..... |
| 54,460 | 89,781 | 64,475 | 68,162 |
| \$12,380,169 | \$12,741,345 | \$13,354,777 | \$13,799,087 |

LIABILITIES

| | | | | |
|---|---------------------|---------------------|---------------------|---------------------|
| Capital..... | \$500,000 | \$500,000 | \$500,000 | \$500,000 |
| Surplus, including all undivided profits (market value)..... | 507,073 | 562,347 | 504,894 | 571,141 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings banks..... | 199,729 | 198,737 | 250,652 | 450,852 |
| Due New York State savings and loan associations, credit unions and land bank..... | 11,769 | 7,589 | 6,781 | 12,744 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 165,162 | 157,613 | 150,350 | 150,316 |
| Deposits by the State of New York..... | 100,000 | 100,000 | 100,000 | 100,000 |
| Deposits by the Superintendent of Banks of the State of New York..... | 5,000 | 5,000 | 15,000 | 7,500 |
| Other deposits secured by pledge of assets..... | 7,481 | 7,481 | 7,500 | 7,500 |
| Due depositors, not preferred..... | 10,621,285 | 11,064,763 | 11,517,683 | 11,539,652 |
| Due to trust companies, banks and bankers..... | 72,077 | 78,711 | 93,770 | 211,866 |
| Acceptances of drafts payable at a future date or authorized by commercial letters of credit..... | 7,800 | ..... | ..... | ..... |
| Other liabilities..... | 132,783 | 59,104 | 148,147 | 247,466 |
| Total liabilities..... | \$12,330,169 | \$12,741,345 | \$13,354,777 | \$13,799,037 |

86. UNITED STATES MORTGAGE AND TRUST COMPANY, NEW YORK CITY

JOHN W. PLATTEN, *President*. [55 Cedar street; chartered 1871 as the United States Mortgage Company] HENRY L. SERVOS, *Secretary*
 CALVERT BREWER, *Vice-President*, RALPH L. CERERO, *Assistant Secretary*,
 FRANK J. PARSONS, *Vice-President*, HARRY W. HADLEY, *Assistant Treasurer*, T. W. B. MIDDLETON, *Assistant Secretary*,
 JOSEPH ADAMS, *Vice-President*, WILLIAM T. LAW, *Assistant Treasurer*, WILLIAM VAN THUN, *Assistant Secretary*.

DIRECTORS

| | | | | |
|-----------------------|----------------------|-----------------------|----------------------|-------------------|
| NICHOLAS BIDDLE, | LEWIS L. CLARKE, | HENRY R. ICKELHEIMER, | ROBERT OLYPHANT, | EBEN B. THOMAS, |
| CHARLES S. BROWN, | THOS. DEWITT CUYLER, | WILLIAM A. JAMISON, | JOHN W. PLATTEN, | JAMES TIMPSON, |
| BURNS D. CALDWELL, | CHARLES D. DICKEY, | LOUIS C. KRAUTHOFF, | MORTIMER L. SCHIFF, | GEORGE G. WARD, |
| ARTHUR TURNBULL, | ALLEN B. FORBES, | JULIUS KRUTTSCHNITT, | HENRY TATNALL, | ELBRIDGE G. SNOW, |
| CORNELIUS VANDERBILT, | DONALD G. GEDDES, | | WILLIAM H. WILLIAMS, | THOMAS WILLIAMS, |

RESOURCES

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 29, 1916 |
|---|--|---|--|---|
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$2,152,092 | \$1,629,766 | \$2,748,451 | \$2,260,040 |
| Private securities, market value..... | 17,194,068 | 15,585,714 | 14,692,908 | 10,929,216 |
| Real estate owned..... | 28,123 | 22,750 | 23,850 | 16,670 |
| Mortgages owned..... | 8,616,562 | 8,434,044 | 8,517,262 | 8,542,101 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | | 3,000 | 3,000 | 1,000 |
| Loans and discounts secured by other collateral..... | 24,417,804 | 38,392,759 | 35,283,596 | 39,804,917 |
| Loans, discounts and bills purchased not secured by collateral..... | 12,344,798 | 8,227,777 | 7,452,908 | 13,543,039 |
| Overdrafts..... | 31 | 16 | 157 | 259 |
| Due from trust companies, banks and bankers..... | 14,667,492 | 14,509,008 | 11,652,100 | 10,197,700 |
| Specie..... | 3,837,873 | 4,595,190 | 4,122,630 | 4,615,989 |
| Legal tender notes and notes of national banks..... | 279,500 | 558,750 | 255,025 | 287,450 |

| | | | | |
|---|--------------|---------------|--------------|--------------|
| Federal reserve notes..... | 4,000 | 4,000 | 15,000 | 28,000 |
| Cash items..... | 40,951 | 12,436 | 15,166 | 12,024 |
| Assets not included in any of the above heads..... | 2,599,520 | 8,096,720 | 4,087,274 | 4,928,706 |
| Total resources..... | \$86,182,784 | \$100,072,525 | \$88,849,326 | \$95,167,031 |
| LIABILITIES | | | | |
| Capital..... | \$2,000,000 | \$2,000,000 | \$2,000,000 | \$2,000,000 |
| Surplus, including all undivided profits (market value)..... | 4,627,946 | 4,278,160 | 4,547,106 | 4,738,695 |
| Preferred deposits, viz.:..... | | | | |
| Due New York State savings banks..... | 608,620 | 615,153 | 461,637 | 564,553 |
| Due New York State savings and loan associations, credit unions and land bank..... | 1,994 | 1,843 | 2,879 | 4,144 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary..... | 4,108,758 | 13,400,271 | 7,240,743 | 6,553,563 |
| Deposits by the Superintendent of Banks of the State of New York..... | 1,119 | 6,488 | 56,797 | 165,689 |
| Other deposits secured by pledge of assets..... | 330,145 | 331,684 | 326,757 | 308,158 |
| Due depositors, not preferred..... | 52,332,683 | 57,399,660 | 52,606,538 | 57,770,837 |
| Due to trust companies, banks and bankers..... | 13,584,721 | 13,438,662 | 12,973,080 | 14,442,494 |
| Other liabilities..... | 8,576,789 | 8,600,604 | 8,683,832 | 8,618,898 |
| Total liabilities..... | \$86,182,784 | \$100,072,525 | \$88,849,326 | \$95,167,031 |

87. UNITED STATES TRUST COMPANY OF NEW YORK, NEW YORK CITY

EDWARD W. SHELDON, *President*.

[45 and 47 Wall street; chartered 1833]

WILFRED J. WORCESTER, *Secretary*.WILLIAM M. KINGSLEY, *Vice-President*.WILLIAMSON PELL, *Assistant Secretary*.CHARLES A. EDWARDS, *Assistant Secretary*.

TRUSTEES

WILLIAM ROCKEFELLER, JOHN J. PHELPS.

CHAS. F. HOFFMAN.

WM. VINCENT ASTOR.

WILLIAM SLOANE,

HENRY W. DEFOREST.

EDWARD W. SHELDON.

GEORGE L. RIVES.

WM. STEWART TOD.

FRANK LYMAN,

LEWIS CASS LEDYARD.

CHAUNCEY KEEP.

ARTHUR CURTISS JAMES.

OGDEN MILLS.

JAMES STILLMAN,

LYMAN J. GAGE.

WILLIAM M. KINGSLEY.

CORNELIUS N. BLISS, Jr.,

RESOURCES

Stock and bond investments, viz.:

Public securities, market value.....

Private securities, market value.....

Real estate owned.....

Mortgages owned.....

Loans and discounts secured by other collateral.....

Loans, discounts and bills purchased not secured by collateral.....

Due from trust companies, banks and bankers.....

Specie.....

Assets not included in any of the above heads.....

Total resources.....

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 30, 1916 | Statement of condition Nov. 29, 1916 |
|---|---|--|---|--|
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$1,869,080 | \$2,197,719 | \$1,166,500 | \$1,166,500 |
| Private securities, market value..... | 10,440,254 | 10,009,676 | 9,483,890 | 10,449,650 |
| Real estate owned..... | 1,195,000 | 1,195,000 | 1,195,000 | 1,195,000 |
| Mortgages owned..... | 3,028,075 | 3,113,453 | 3,174,703 | 3,018,948 |
| Loans and discounts secured by other collateral..... | 41,071,085 | 43,000,085 | 45,772,585 | 47,849,885 |
| Loans, discounts and bills purchased not secured by collateral..... | 10,464,667 | 8,137,435 | 8,338,185 | 7,854,935 |
| Due from trust companies, banks and bankers..... | 9,061,355 | 7,895,329 | 7,932,077 | 7,577,864 |
| Specie..... | 5,000,000 | 5,000,000 | 5,000,000 | 5,000,000 |
| Assets not included in any of the above heads..... | 515,450 | 407,034 | 434,009 | 511,924 |
| Total resources..... | \$82,644,966 | \$80,955,731 | \$82,496,949 | \$84,624,506 |

LIABILITIES

| | | | | |
|--|--------------|--------------|--------------|--------------|
| Capital | \$2,000,000 | \$2,000,000 | \$2,000,000 | \$2,000,000 |
| Surplus, including all undivided profits (market value) | 14,579,558 | 14,404,415 | 14,864,211 | 14,878,539 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings banks | 6,988,139 | 7,752,041 | 6,937,224 | 6,746,684 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary | 8,546,464 | 8,325,423 | 7,976,521 | 8,008,935 |
| Other deposits secured by pledge of assets | 605,520 | 605,445 | 605,445 | 605,445 |
| Due depositors, not preferred | 42,204,009 | 43,439,246 | 44,578,284 | 47,404,812 |
| Due to trust companies, banks and bankers | 7,029,368 | 3,654,354 | 5,082,362 | 4,119,067 |
| Other liabilities | 691,908 | 774,807 | 652,902 | 861,024 |
| Total liabilities | \$82,644,966 | \$80,955,731 | \$82,496,949 | \$84,624,506 |

88. UTICA TRUST AND DEPOSIT COMPANY, UTICA

J. FRANCIS DAY, *President.*

[Genesee and Lafayette streets; organized 1899]

GRAHAM COVENTRY, *Secretary.*THOMAS R. PROCTOR, *Vice-President,*
GEORGE E. DUNHAM, *Vice-President,*D. CLINTON MURRAY, *Vice-President,*
GROVER C. CLARK, *Assistant Secretary.*CHARLES J. LAMB, *Treasurer.*
GEO. W. WILLIAMS, *Assistant Treasurer.*

DIRECTORS

J. FRANCIS DAY,
JULIUS T. A. DOOLITTLE,
SANFORD F. SHERMAN,GEORGE E. DUNHAM,
FREDERICK S. EASTON,
FRANKLIN A. ETHERIDGE,THOMAS R. PROCTOR,
RICHARD U. SHERMAN,
GRAHAM COVENTRY,ANDREW FREY,
FRANK E. WHEELER,
GEORGE C. VAN TUYL, Jr.,

| RESOURCES | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 29, 1916 |
|---|--|---|--|---|
| | | | | |
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$1,068,738 | \$963,430 | \$830,451 | \$831,539 |
| Private securities, market value..... | 2,711,967 | 2,894,718 | 3,094,142 | 3,423,457 |
| Real estate owned..... | 244,000 | 246,822 | 286,851 | 246,625 |
| Mortgages owned..... | 934,340 | 960,050 | 917,935 | 1,033,970 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 280,489 | 310,959 | 349,466 | 317,017 |
| Loans and discounts secured by other collateral..... | 2,290,240 | 2,555,293 | 2,654,945 | 2,586,348 |
| Loans, discounts and bills purchased not secured by collateral..... | 2,147,473 | 2,290,839 | 1,991,888 | 1,979,809 |
| Overdrafts..... | 298 | 570 | 157 | 198 |
| Due from trust companies, banks and bankers..... | 781,492 | 635,265 | 845,410 | 847,295 |
| Specie..... | 26,488 | 28,087 | 31,396 | 53,271 |
| Legal tender notes and notes of national banks..... | 326,247 | 308,414 | 287,140 | 332,196 |
| Federal reserve notes..... | 10,000 | ..... | ..... | 18,000 |
| Cash items..... | 29,068 | 31,966 | 23,704 | 38,760 |
| Assets not included in any of the above heads..... | 98,532 | 89,853 | 108,472 | 116,265 |
| Total resources..... | \$10,949,372 | \$11,316,266 | \$11,421,957 | \$11,823,680 |

LIABILITIES

| | | | | |
|---|--------------|--------------|--------------|--------------|
| Capital..... | \$400,000 | \$400,000 | \$400,000 | \$400,000 |
| Surplus, including all undivided profits (market value)..... | 526,911 | 551,817 | 582,286 | 619,101 |
| Preferred deposits, viz.: | | | | |
| Due New York State savings banks..... | 103,676 | 105,484 | 155,035 | 155,213 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 156,943 | 188,233 | 196,243 | 214,742 |
| Deposits by the State of New York..... | 200,000 | 180,000 | 165,000 | 200,000 |
| Deposits by the Superintendent of Banks of the State of New York..... | 17,379 | 17,638 | 17,638 | 17,638 |
| Other deposits secured by pledge of assets..... | 4,389 | 3,367 | 3,367 | 3,367 |
| Due depositors, not preferred..... | 9,347,800 | 9,697,206 | 9,677,107 | 9,935,961 |
| Due to trust companies, banks and bankers..... | 127,192 | 161,408 | 149,279 | 148,921 |
| Other liabilities..... | 65,132 | 11,113 | 76,002 | 128,737 |
| Total liabilities..... | \$10,949,372 | \$11,316,266 | \$11,421,957 | \$11,823,680 |

89. WESTCHESTER TRUST COMPANY, YONKERS

CHARLES R. DUSENBERRY, *President*. [8 Getty square; organised 1898] HORACE ALLEN, *Secretary*.
 FRANCIS M. CARPENTER, *Vice-President*, RICHARD EDIE, *Jr.*, *Vice-President*, JAMES W. SHAUGHNESSY, *Treasurer*.
 GEORGE S. EDIE, *Vice-President*, GEORGE S. EDIE, *Jr.*, *Vice-President*, WILLIAM H. RADCLIFF, *Assistant Secretary*.

DIRECTORS

FRANCIS M. CARPENTER, CHAS. R. DUSENBERRY, *Jr.*, RICHARD EDIE, *Jr.*, CHARLES E. GORTON, EDSON LEWIS,
 JAS. E. HOWES, WILLIAM PALMER EAST, BENJAMIN W. STILWELL, ELLAH M. YERKS, DANIEL S. REMSEN,
 CHAS. R. DUSENBERRY, GEORGE S. EDIE, J. MAYHEW WAINWRIGHT, JOHN HOAG.

RESOURCES

| | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 29, 1916 |
|---|--|---|--|---|
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$438,244 | \$505,674 | \$456,789 | \$458,083 |
| Private securities, market value..... | 287,533 | 307,100 | 307,797 | 409,494 |
| Real estate owned..... | 284,897 | 292,120 | 291,920 | 291,822 |
| Mortgages owned..... | 543,850 | 574,625 | 593,700 | 664,100 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 500,390 | 496,957 | 498,778 | 502,398 |
| Loans and discounts secured by other collateral..... | 357,978 | 378,282 | 350,804 | 383,927 |
| Loans, discounts and bills purchased not secured by collateral..... | 677,507 | 651,771 | 709,710 | 736,915 |
| Overdrafts..... | 584 | 314 | 236 | 256 |
| Due from trust companies, banks and bankers..... | 293,948 | 507,099 | 534,491 | 326,520 |
| Specie..... | 30,466 | 39,547 | 33,277 | 24,933 |
| Legal tender notes and notes of national banks..... | 157,979 | 103,027 | 189,723 | 156,679 |
| Federal reserve notes..... | 18,000 | 15,000 | 25,000 | 18,000 |
| Cash items..... | 29,473 | 92,510 | 55,911 | 59,288 |
| Assets not included in any of the above heads..... | 8,006 | 2,677 | 9,312 | 16,404 |
| Total resources..... | \$3,628,824 | \$3,966,703 | \$4,057,448 | \$4,048,799 |

LIABILITIES

| | | | | |
|---|-------------|-------------|-------------|-------------|
| Capital..... | \$300,000 | \$300,000 | \$300,000 | \$300,000 |
| Surplus, including all undivided profits (market value)..... | 242,160 | 239,641 | 238,355 | 286,143 |
| Preferred deposits, via: | | | | |
| Due New York State savings banks..... | 278,468 | 216,322 | 294,363 | 303,469 |
| Due New York State savings and loan associations, credit unions and land bank..... | 18,740 | 13,918 | 22,316 | 27,686 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 59,007 | 68,206 | 101,022 | 87,257 |
| Deposits by the State of New York..... | 60,000 | 56,000 | 60,000 | 60,000 |
| Other deposits secured by pledge of assets..... | 12,688 | 12,826 | 12,826 | 12,826 |
| Deposits otherwise preferred..... | 43 | | | |
| Due depositors, not preferred..... | 2,634,433 | 3,036,198 | 3,001,874 | 2,959,066 |
| Due to trust companies, banks and bankers..... | 9,053 | 18,288 | 10,968 | 6,548 |
| Other liabilities..... | 14,252 | 5,304 | 15,704 | 25,804 |
| Total liabilities..... | \$3,628,824 | \$3,966,703 | \$4,057,448 | \$4,048,799 |

90. THE YONKERS TRUST COMPANY, YONKERS

ROBERT BOETTGER, *President.*

[515 South Broadway; organized 1916]

A. D. FERGUSON, *Vice-President.*THOMAS BROWN, *Secretary.*

DIRECTORS

ROBERT BOETTGER, THOMAS BROWN,
HENRY W. BOETTGER, G. M. CARNOCHAN,ARTHUR D. FERGUSON,
EUGENE H. GIBSON,
BERT L. HASKINS,
CHAR. C. HUBBELL,

FRANK HUDSON.

| RESOURCES | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 20, 1916 |
|---|---|--|---|--|
| | | | | |
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | | | | \$53,850 |
| Private securities, market value..... | | | | 88,336 |
| Loans, discounts and bills purchased not secured by collateral..... | | | | 14,351 |
| Due from trust companies, banks and bankers..... | | | | 119,073 |
| Specie..... | | | | 1,695 |
| Legal tender notes and notes of national banks..... | | | | 4,000 |
| Federal reserve notes..... | | | | 1,000 |
| Cash items..... | | | | 2,388 |
| Assets not included in any of the above heads..... | | | | 3,799 |
| Total resources..... | | | | \$288,492 |
| LIABILITIES | | | | |
| Capital..... | | | | \$150,000 |
| Surplus, including all undivided profits (market value)..... | | | | 74,486 |
| Due depositors, not preferred..... | | | | 63,861 |
| Other liabilities..... | | | | 146 |
| Total liabilities..... | | | | \$288,492 |

SUMMARY

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Summary showing the aggregate Resources and Liabilities of the Trust Companies as exhibited by their Reports to the Superintendent of Banks on the several dates given below.

| RESOURCES | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 30, 1916 | Statement of condition Nov. 29, 1916 |
|--|---|--|---|--|
| Stock and bond investments, viz.: | | | | |
| Public securities, market value..... | \$154,972,060 | \$161,003,385 | \$157,700,955 | \$166,233,604 |
| Private securities, market value..... | 433,945,679 | 432,326,655 | 425,062,976 | 405,853,187 |
| Real estate owned..... | 42,901,305 | 43,295,774 | 43,850,034 | 44,089,906 |
| Mortgages owned..... | 86,291,203 | 91,197,597 | 91,533,591 | 90,575,141 |
| Loans and discounts secured by bond and mortgage, deed or other real estate collateral..... | 13,725,517 | 16,509,077 | 15,413,077 | 16,073,587 |
| Loans and discounts secured by other collateral..... | 919,336,452 | 939,016,576 | 927,694,732 | 960,764,762 |
| Loans, discounts and bills purchased not secured by collateral..... | 317,405,693 | 328,051,725 | 324,481,004 | 346,273,321 |
| Overdrafts..... | 208,998 | 306,742 | 354,709 | 301,251 |
| Due from trust companies, banks and bankers..... | 308,781,908 | 262,515,680 | 291,855,668 | 272,481,082 |
| Specie..... | 155,868,071 | 150,177,106 | 146,335,472 | 143,119,311 |
| Legal tender notes and notes of national banks..... | 14,936,962 | 11,975,434 | 24,540,884 | 19,757,285 |
| Federal reserve notes..... | 854,487 | 928,561 | 1,283,240 | 1,898,234 |
| Cash items..... | 41,667,068 | 66,565,994 | 35,263,028 | 61,786,659 |
| Customers' liability on acceptances (per contra, see Liabilities)..... | 66,993,332 | 53,453,722 | 60,594,591 | 78,756,972 |
| Assets not included in any of the above heads..... | 47,123,956 | 69,533,530 | 80,477,408 | 136,352,645 |
| Add for cents..... | 40 | 37 | 43 | 44 |
| Total resources..... | \$2,605,112,751 | \$2,626,857,605 | \$2,626,431,407 | \$2,744,317,081 |

Summary—Concluded

| LIABILITIES | Statement of condition March 17, 1916 | Statement of condition June 30, 1916 | Statement of condition Sept. 20, 1916 | Statement of condition Nov. 29, 1916 |
|--|---|--|---|--|
| | | | | |
| Capital..... | \$89,600,000 | \$90,450,000 | \$94,200,000 | \$94,600,000 |
| Surplus, including all undivided profits (market value)..... | 185,129,592 | 187,620,920 | 191,767,021 | 196,865,173 |
| Preferred deposits, viz.:..... | | | | |
| Due New York State savings banks..... | 73,276,075 | 75,886,978 | 77,312,051 | 78,410,809 |
| Due New York State savings and loan associations, credit unions and land bank..... | 572,682 | 590,590 | 726,939 | 939,788 |
| Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository..... | 97,017,965 | 137,722,319 | 128,167,715 | 115,586,646 |
| Deposits by the State of New York..... | 15,015,014 | 13,434,700 | 11,510,462 | 16,065,819 |
| Deposits by the Superintendent of Banks of the State of New York..... | 1,548,747 | 1,645,854 | 1,363,549 | 1,143,437 |
| Other deposits secured by pledge of assets..... | 7,514,368 | 8,092,194 | 9,625,370 | 9,892,149 |
| Deposits otherwise preferred..... | 5,681,349 | 15,533,994 | 1,408,583 | 2,699,979 |
| Due to depositors, not preferred..... | 1,784,417,356 | 1,769,628,042 | 1,803,777,348 | 1,858,464,918 |
| Due to trust companies, banks and bankers..... | 243,437,724 | 248,881,509 | 207,940,000 | 242,182,079 |
| Bills payable..... | 81,500 | 161,500 | 210,000 | 75,000 |
| Rediscouts..... | 13,674 | 94,695 | 14,778 | 27,254 |
| Acceptances of drafts payable at a future date or authorised by com- mercial letters of credit..... | 67,013,262 | 55,767,114 | 69,212,372 | 78,767,347 |
| Other liabilities..... | 34,793,403 | 21,347,159 | 29,195,176 | 46,606,639 |
| Add for cents..... | 40 | 37 | 43 | 44 |
| Total liabilities..... | \$2,605,112,751 | \$2,626,857,605 | \$2,626,431,407 | \$2,744,317,081 |

DETAILED STATEMENT

OF THE CONDITION OF THE

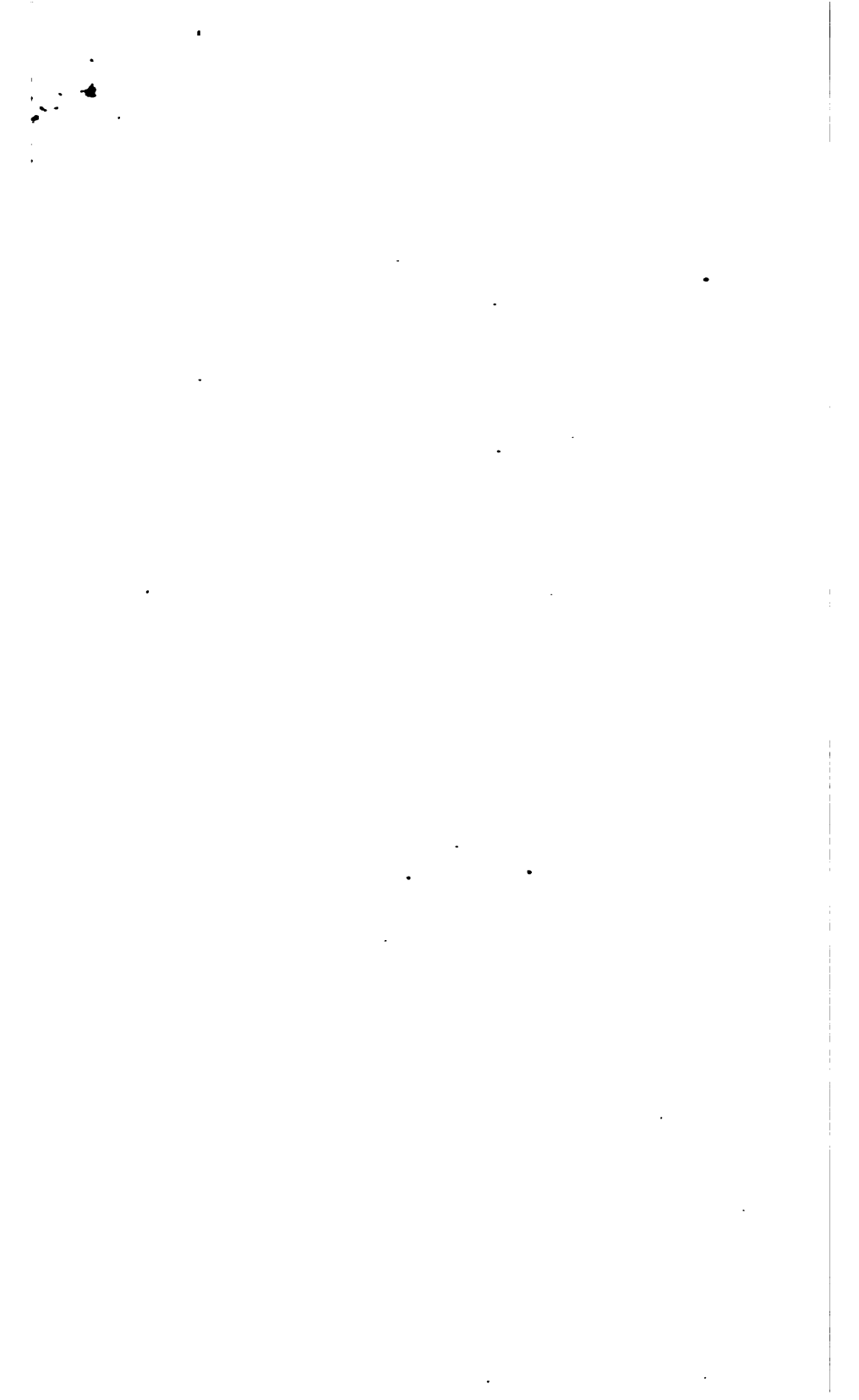
Safe Deposit Companies in this State

ON THE

FIRST DAY OF JANUARY, 1917

As COMPILED FROM THEIR REPORTS TO THE SUPERINTENDENT

OF BANKS



1. THE ALBANY SAFE DEPOSIT AND STORAGE COMPANY, ALBANY

[Malden lane and Lodge street; incorporated 1833]

OFFICERS

D. A. THOMPSON, President.

EDGAR C. LEONARD, Treasurer.

DIRECTORS

G. C. LEONARD,
EDGAR C. LEONARD,

DONALD MCCREDIE,

DAVID A. THOMPSON,
A. PAGE SMITH.

FINANCIAL

RESOURCES

| | |
|--|--------------------------|
| Stock and bond investments: market value..... | \$22,525 00 |
| Real estate, cost, \$51,550.79; estimated present value..... | 51,550 79 |
| Vaults and safes, cost, \$37,782.70; estimated present value.. | 37,782 70 |
| Cash on deposit with banks or other moneyed institutions.... | 3,889 03 |
| Cash on hand..... | 198 38 |
| Safe rentals due and accrued..... | 1,451 25 |
| Silver storage due and accrued..... | 1,820 18 |
| Warehouse storage due and accrued..... | 297 00 |
| Other assets, viz.: | |
| Fur storage | \$886 21 |
| Safe deposit storage..... | 50 50 |
| Sundry | 1 77 |
| Automobile | 555 00 |
| | <hr/> 1,493 48 |
| | <hr/> <hr/> \$121,007 81 |

LIABILITIES

| | |
|--|--------------------|
| Capital stock | \$90,000 00 |
| Expenses incurred but unpaid; overpaid accounts..... | 38 00 |
| Excess of assets over liabilities..... | 30,969 81 |
| | <hr/> \$121,007 81 |
| | <hr/> <hr/> |

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|--|-------------------|
| Cash on hand and in banks or other moneyed institutions | |
| January 1, 1916, before transactions of the day..... | \$5,026 13 |
| From rent of safes..... | 12,321 00 |
| From storage of valuables the safety of which is guaranteed by the company..... | 6,286 68 |
| From silver storage..... | 2,515 60 |
| From warehouse storage..... | 854 25 |
| From interest on loans, deposits and investments..... | 958 84 |
| From all other sources, viz.: Sundries..... | 64 14 |
| | <hr/> \$28,026 64 |
| | <hr/> <hr/> |

PAYMENTS

| | |
|---|-------------------|
| For dividends to shareholders..... | \$7,200 00 |
| For expenses, viz.: | |
| Salaries | \$10,146 00 |
| Taxes and repairs on building..... | 2,743 82 |
| Other expenses | 3,839 27 |
| | <hr/> 16,729 09 |
| Other payments, viz.: Sundries..... | 10 14 |
| Cash on hand and in banks or other moneyed institutions | |
| December 31, 1916, after transactions of the day..... | 4,087 41 |
| | <hr/> \$28,026 64 |
| | <hr/> <hr/> |

2. ASTOR SAFE DEPOSIT COMPANY, NEW YORK CITY

[339 Fifth avenue; incorporated 1907]

OFFICERS

RANALD H. MACDONALL, President. JAMES R. TROWBRIDGE, Treasurer.
EDGAR L. MARSTON, Vice-President.

DIRECTORS

BARKLEY WYCKOFF, WM. H. PORTER, JAS. R. TROWBRIDGE,
HENRY J. COCHRAN, EDGAR L. MARSTON, NICHOLAS BIDDLE,
RANALD H. MACDONALL,

FINANCIAL**RESOURCES**

| | |
|--|---------------------|
| Stock and bond investments: market value..... | \$140,075 24 |
| Cash on deposit with banks or other moneyed institutions.... | 51 97 |
| Safe rentals due and accrued..... | 1,029 24 |
| Other assets, viz: | |
| Interest accrued | \$2,145 57 |
| Accounts receivable | 14 00 |
| | <u>2,159 57</u> |
| | <u>\$143,316 02</u> |

LIABILITIES

| | |
|--|---------------------|
| Capital stock | \$100,000 00 |
| Expenses incurred but unpaid..... | 481 20 |
| Other liabilities, viz: | |
| Salaries accrued | \$31 00 |
| Rents unearned | 5,320 51 |
| | <u>5,351 51</u> |
| Excess of assets over liabilities..... | 37,483 31 |
| | <u>\$143,316 02</u> |

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|--|---------------------|
| Cash on hand and in banks or other moneyed institutions | |
| January 1, 1916, before transactions of the day..... | \$1,662 97 |
| From rent of safes..... | 12,657 35 |
| From interest on loans, deposits and investments..... | 9,151 35 |
| From stocks and bonds sold, par value \$63,000. Amount received therefor | 99,924 40 |
| From loans paid..... | 1,000 00 |
| From all other sources, viz.: Repairs..... | 12 50 |
| | <u>\$124,408 57</u> |

PAYMENTS

| | |
|---|---------------------|
| For loans paid..... | \$24,000 00 |
| For interest on bonds, loans and mortgages..... | 484 06 |
| For expenses, viz: | |
| Salaries | \$5,832 84 |
| Taxes and repairs on building..... | 240 63 |
| Other expenses | 2,018 71 |
| | <u>8,092 28</u> |
| Other payments, viz.: Stocks and bonds purchased..... | 91,780 25 |
| Cash on hand and in banks or other moneyed institutions | |
| December 31, 1916, after transactions of the day..... | 51 97 |
| | <u>\$124,408 57</u> |

3. ATLANTIC SAFE DEPOSIT COMPANY, NEW YORK CITY

[49 Wall street; incorporated 1901]

OFFICERS

G. S. FLOYD-JONES, President, G. S. BREWSTER, Vice-President,
 SAMUEL L. REID, Secretary.

DIRECTORS

G. S. BREWSTER, BEVERLY CHEW, ANTON A. RAVEN,
 D. CRAWFORD CLARK, S. R. BERTRON, GEO. J. GILLESPIE,
 G. S. FLOYD-JONES, OTTO SARTORIUS.

FINANCIAL**RESOURCES**

| | |
|---|--------------|
| Bonds and mortgages..... | \$25,500 00 |
| Stock and bond investments, market value..... | 118,090 00 |
| Furniture and fixtures, cost, \$1,100; estimated present value..... | 1,000 00 |
| Cash on deposit with banks or other moneyed institutions... | 9,792 94 |
| Cash on hand..... | 50 00 |
| Safe rentals due and accrued..... | 1,624 50 |
| Other assets, viz.: Interest accrued..... | 1,861 04 |
| | <hr/> |
| | \$157,918 48 |
| | <hr/> |

LIABILITIES

| | |
|---|--------------|
| Capital stock | \$100,000 00 |
| Interest due and accrued on loans | 155 05 |
| Excess of assets over liabilities..... | 57,763 43 |
| | <hr/> |
| | \$157,918 48 |
| | <hr/> |

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|---|-------------|
| Cash on hand and in banks or other moneyed institutions January 1, 1916, before transactions of the day..... | \$5,601 57 |
| From rent of that portion of the building not occupied by the company | 525 00 |
| From rent of safes..... | 22,209 12 |
| From interest on loans, deposits and investments..... | 6,564 87 |
| From stocks and bonds sold, par value \$14,000. Amount received therefor | 16,500 00 |
| | <hr/> |
| | \$51,400 56 |
| | <hr/> |

PAYMENTS

| | |
|--|-------------|
| For dividends to shareholders..... | \$6,000 00 |
| For expenses, viz.: | |
| Salaries | \$7,589 92 |
| Taxes | 304 17 |
| Rent of plant..... | 5,850 00 |
| Other expenses | 1,913 53 |
| | <hr/> |
| | 15,657 62 |
| Other payments, viz.: Investments..... | 19,900 00 |
| Cash on hand and in banks or other moneyed institutions December 31, 1916, after transactions of the day..... | 9,842 94 |
| | <hr/> |
| | \$51,400 56 |
| | <hr/> |

4. BANKERS' SAFE DEPOSIT COMPANY, NEW YORK CITY

[4 Wall street; incorporated 1880]

OFFICERS

S. A. CUNNINGHAM, President. **CHARLES VAN ORDEN, Treasurer.**
GEORGE F. BAKER, JR., Vice-President.

TRUSTEES

S. A. CUNNINGHAM, WM. FAHNESTOCK, CHARLES D. BACKUS,
GEORGE F. BAKER, JR., FISHER A. BAKER.

FINANCIAL**RESOURCES**

| | |
|---|---------------------|
| Stock and bond investments: market value..... | \$170,600 00 |
| Vaults and safes, cost, \$71,428.82; estimated present value.. | 16,428 82 |
| Furniture and fixtures, cost \$500; estimated present value.... | 200 00 |
| Cash on deposit with banks or other moneyed institutions.... | 1,676 47 |
| | <hr/> |
| | \$188,905 29 |
| | <hr/> |

LIABILITIES

| | |
|--|---------------------|
| Capital stock | \$100,000 00 |
| Excess of assets over liabilities..... | 88,905 29 |
| | <hr/> |
| | \$188,905 29 |
| | <hr/> |

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|---|--------------------|
| Cash on hand and in banks or other moneyed institutions | |
| January 1, 1916, before transactions of the day..... | \$2,621 83 |
| From rent of safes..... | 22,329 10 |
| From interest on loans, deposits and investments..... | 11,586 45 |
| | <hr/> |
| | \$36,537 38 |
| | <hr/> |

PAYMENTS

| | |
|---|--------------------|
| For dividends to shareholders..... | \$20,000 00 |
| For expenses, viz.: | |
| Salaries | \$8,764 00 |
| Taxes and repairs on building..... | 601 70 |
| Rent of building..... | 2,400 00 |
| Other expenses | 3,095 21 |
| | <hr/> |
| | 14,860 91 |
| Cash on hand and in banks or other moneyed institutions | |
| December 31, 1916, after transactions of the day..... | 1,676 47 |
| | <hr/> |
| | \$36,537 38 |
| | <hr/> |

5. BROADWAY SAFE DEPOSIT COMPANY, NEW YORK CITY

[1 Madison avenue; incorporated 1902]

OFFICERS

| | |
|---------------------------------|---------------------------------|
| M. J. O'BRIEN, Jr., President, | CYRIL CRIMMINS, Vice-President, |
| DANIEL FROHMAN, Vice-President, | CARL J. DEUTSCH, Treasurer. |
| CHAS. STRAUSS, Secretary. | |

DIRECTORS

| | | |
|---------------------|----------------|--------------------|
| M. J. O'BRIEN, Jr., | C. J. DEUTSCH, | GEO. B. M. HARVEY, |
| DANIEL FROHMAN, | CHAS. STRAUSS, | HENRY REUBEL. |
| | C. CRIMMINS, | |

FINANCIAL**RESOURCES**

| | |
|--|---------------------|
| Stock and bond investments: market value..... | \$17,576 25 |
| Vaults and safes, cost, \$78,986.44; estimated present value.. | 78,986 44 |
| Furniture and fixtures, cost, \$10,391.66; estimated present value | 10,391 66 |
| Cash on deposit with banks or other moneyed institutions... | 1,612 91 |
| Safe rentals due and accrued..... | 255 00 |
| Warehouse storage due and accrued..... | 41 00 |
| | <hr/> |
| | \$108,863 26 |
| | <hr/> |

LIABILITIES

| | |
|--|---------------------|
| Capital stock | \$100,000 00 |
| Excess of assets over liabilities..... | 8,863 26 |
| | <hr/> |
| | \$108,863 26 |
| | <hr/> |

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|---|--------------------|
| Cash on hand and in banks or other moneyed institutions | |
| January 1, 1916, before transactions of the day..... | \$2,129 66 |
| From rent of safes..... | 9,406 00 |
| From warehouse storage..... | 306 98 |
| From interest on loans, deposits and investments..... | 733 27 |
| | <hr/> |
| | \$12,574 91 |
| | <hr/> |

PAYMENTS

| | |
|---|--------------------|
| For expenses, viz.: | |
| Salaries | \$4,420 00 |
| Taxes and repairs on building..... | 328 27 |
| Rent of building..... | 1,500 00 |
| Other expenses | 1,079 37 |
| | <hr/> |
| | \$7,325 64 |
| Other payments, viz.: Investments..... | 3,636 36 |
| Cash on hand and in banks or other moneyed institutions | |
| December 31, 1916, after transactions of the day..... | 1,612 91 |
| | <hr/> |
| | \$12,574 91 |
| | <hr/> |

6. THE BRONX SAFE DEPOSIT COMPANY, NEW YORK CITY

(439 Tremont avenue; incorporated 1906)

OFFICERS

WILLIAM B. AITKEN, President. WILLIAM E. STEVENS, Treasurer.
 JOHN S. SUTPHEN, Vice-President. F. BREEVOORT ALLIN, Secretary.
 T. TASSO FISCHER, Vice-President.

DIRECTORS

W. B. AITKEN, T. T. FISCHER, P. B. LA ROCHE, Jr.,
 F. B. ALLIN, A. E. COLFAX, J. S. SUTPHEN.

**FINANCIAL
RESOURCES**

| | | |
|---|------------|---------------------|
| Stock and bond investments, market value..... | \$950 00 | |
| Real estate, cost, \$142,000; estimated present value..... | 142,000 00 | |
| Vaults and safes and furniture and fixtures, cost, \$28,413.95; estimated present value..... | 28,413 95 | |
| Cash on deposit with banks or other moneyed institutions.... | 8,889 40 | |
| Cash on hand..... | 156 15 | |
| Other assets, viz.: | | |
| Accrued rents | \$1,869 99 | |
| Impressed cash account..... | 290 02 | |
| | | 2,160 01 |
| | | <u>\$182,569 51</u> |

LIABILITIES

| | |
|---|---------------------|
| Capital stock | \$100,000 00 |
| Loans secured by bond and mortgage..... | 70,000 00 |
| Interest due and accrued on loans..... | 1,050 00 |
| Excess of assets over liabilities..... | 11,519 51 |
| | <u>\$182,569 51</u> |

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|---|--------------------|
| Cash on hand and in banks or other moneyed institutions January 1, 1916, before transactions of the day..... | \$8,290 98 |
| From rent of that portion of the building not occupied by the company | 15,474 91 |
| From rent of safes..... | 2,577 50 |
| From silver storage..... | 278 25 |
| From interest on loans, deposits and investments..... | 295 56 |
| From stocks and bonds sold, par value \$1,000. Amount received therefor | 1,036 25 |
| From all other sources, viz.: Expenses rebated..... | 264 71 |
| | <u>\$28,218 16</u> |

PAYMENTS

| | |
|--|--------------------|
| For interest on bonds, loans and mortgages..... | \$3,150 00 |
| For dividends to shareholders..... | 7,000 00 |
| For expenses, viz.: | |
| Salaries | \$1,902 63 |
| Taxes and repairs on building..... | 3,817 20 |
| Other expenses | 2,836 11 |
| | 8,065 94 |
| Other payments, viz.: Investment..... | 966 67 |
| Cash on hand and in banks or other moneyed institutions December 31, 1916, after transactions of the day..... | 9,045 55 |
| | <u>\$28,218 16</u> |

7. BROOKLYN CITY SAFE DEPOSIT COMPANY, BROOKLYN

[177-179 Montague street; incorporated 1872]

OFFICERS

DAVID H. LANMAN, President, GEORGE W. CHAUNCEY, Vice-President.
FRANK O. EDGERTON, Secretary.

DIRECTORS

WILLARD P. SCHENCK, HORACE C. DUVAL, FRANK J. W. DILLER,
GEORGE W. CHAUNCEY, JOSEPH E. OWNEs, W. McDONALD, JR.,
DAVID H. LANMAN.

FINANCIAL

RESOURCES

| | |
|---|--------------|
| Stock and bond investments, market value..... | \$117,846 36 |
| Cash on deposit with banks or other moneyed institutions... | 12,601 10 |
| Cash on hand..... | 125 79 |
| Safe rentals due and accrued..... | 1,233 75 |
| Silver storage due and accrued..... | 1,550 50 |
| Other assets, viz.: Accrued interest..... | 891 68 |
| | <hr/> |
| | \$134,249 18 |

LIABILITIES

| | |
|--|--------------|
| Capital stock | \$100,000 00 |
| Expenses incurred but unpaid..... | 15 90 |
| Other liabilities, viz.: Unearned rentals and charges..... | 7,441 04 |
| Excess of assets over liabilities..... | 26,792 24 |
| | <hr/> |
| | \$134,249 18 |

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|---|--------------|
| Cash on hand and in banks or other moneyed institutions | |
| January 1, 1916, before transactions of the day..... | \$7,004 44 |
| From rent of safes..... | 15,993 70 |
| From storage of valuables the safety of which is guaranteed | |
| by the company..... | 2,566 82 |
| From interest on loans, deposits and investments..... | 6,605 78 |
| From stocks and bonds sold, par value \$75,000. Amount | |
| received therefor | 75,000 00 |
| From all other sources, viz.: Miscellaneous..... | 87 02 |
| | <hr/> |
| | \$107,257 76 |

PAYMENTS

| | |
|---|--------------|
| For dividends to shareholders..... | \$6,000 00 |
| For expenses, viz.: | |
| Salaries | \$12,045 82 |
| Rent of building..... | 3,000 00 |
| Other expenses | 2,686 55 |
| | <hr/> |
| | 17,732 37 |
| Other payments, viz.: | |
| Purchase of bonds..... | \$69,961 78 |
| Moving safes | 790 74 |
| Refund of rentals and charges..... | 45 98 |
| | <hr/> |
| | 70,798 50 |
| Cash on hand and in banks or other moneyed institutions | |
| December 31, 1916, after transactions of the day..... | 12,726 89 |
| | <hr/> |
| | \$107,257 76 |

8. CENTRAL SAFE DEPOSIT COMPANY OF OSSINING, NEW YORK

[Pleasant square; incorporated 1908]

OFFICERSC. TOWNSEND YOUNG, President,
GEORGE HYATT, Vice-President,DUDLEY B. HOLBROOK, Treasurer,
O. J. TEN HAGEN, Secretary.**DIRECTORS**C. T. YOUNG,
F. L. YOUNG,
E. A. BARTO,
A. B. MURRAY, Jr.,GEO. HYATT,
W. F. FOSHAY,
D. B. HOLBROOK,
W. A. MINER,
LEONARD A. BALLARD.JACOB CHADEAYNE,
F. BRANDRETH,
O. J. TEN HAGEN,
GRIFFIN S. HILLIKER,**FINANCIAL****RESOURCES**

| | |
|--|--------------------|
| Bonds and mortgages..... | \$14,100 00 |
| Stock and bond investments: market value..... | 942 50 |
| Cash on deposit with banks or other moneyed institutions.... | 1,359 79 |
| Silver storage due and accrued..... | 31 00 |
| | <hr/> |
| | \$16,433 29 |

LIABILITIES

| | |
|--|--------------------|
| Capital stock | \$10,000 00 |
| Expenses incurred but unpaid..... | 162 00 |
| Excess of assets over liabilities..... | 6,271 29 |
| | <hr/> |
| | \$16,433 29 |

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|---|-------------------|
| Cash on hand and in banks or other moneyed institutions January 1, 1916, before transactions of the day..... | \$234 13 |
| From rent of safes..... | 1,013 92 |
| From silver storage..... | 339 50 |
| From interest on loans, deposits and investments..... | 918 06 |
| | <hr/> |
| | \$2,505 61 |

PAYMENTS

| | |
|--|-------------------|
| For dividends to shareholders | \$600 00 |
| For expenses, viz.: | |
| Salaries | \$100 00 |
| Rent of building..... | 324 00 |
| Other expenses | 121 82 |
| | <hr/> |
| | 545 82 |
| Cash on hand and in banks or other moneyed institutions December 31, 1916, after transactions of the day..... | 1,359 79 |
| | <hr/> |
| | \$2,505 61 |

9. CITY SAFE DEPOSIT COMPANY OF ALBANY, NEW YORK

[100 State street; incorporated 1903]

OFFICERS

JOHN E. WALKER, President,
G. Y. LANSING, Vice-President,WM. S. HACKETT, Treasurer,
WILLIAM D. WADE, Manager.

DIRECTORS

JOHN E. WALKER,
GERRIT Y. LANSING,
HORACE S. BELL,
PARKER CORNING,WM. S. HACKETT,
ALBERT HESSEBERG,
LEWIS R. PARKER,
W. W. BATCHELDER,
CHAS. W. REYNOLDS,GEO. W. STEDMAN,
WILLIAM S. DYER,
WM. J. NELLIS,
JACOB S. FRIEDMAN.FINANCIAL
RESOURCES

| | |
|---|-------------|
| Stock and bond investments: market value..... | \$37,277 50 |
| Vaults and safes, cost, \$42,297.33; estimated present value.. | 37,882 86 |
| Furniture and fixtures, cost, \$3,770.92; estimated present value | 5 00 |
| Cash on deposit with banks or other moneyed institutions.... | 2,435 90 |
| Cash on hand..... | 20 00 |
| Safe rentals due and accrued..... | 1,437 90 |
| Silver storage due and accrued..... | 376 00 |
| Warehouse storage due and accrued..... | 569 97 |
| Other assets, viz.: Accrued interest..... | 482 74 |
| | <hr/> |
| | \$80,487 87 |
| | <hr/> |

LIABILITIES

| | |
|--|-------------|
| Capital stock | \$50,000 00 |
| Excess of assets over liabilities..... | 30,487 87 |
| | <hr/> |
| | \$80,487 87 |
| | <hr/> |

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|---|-------------|
| Cash on hand and in banks or other moneyed institutions | |
| January 1, 1916, before transactions of the day..... | \$1,360 40 |
| From rent of safes..... | 9,521 62 |
| From storage of valuables the safety of which is guaranteed | |
| by the company..... | 3,635 19 |
| From silver storage..... | 557 75 |
| From warehouse storage | 100 00 |
| From interest on loans, deposits and investments..... | 1,818 89 |
| From stocks and bonds sold, par value, \$23,000; amount re- | |
| ceived therefor | 21,454 47 |
| | <hr/> |
| | \$38,448 32 |
| | <hr/> |

PAYMENTS

| | |
|---|-------------|
| For dividends to shareholders..... | \$6,000 00 |
| For expenses, viz: | |
| Salaries | \$3,754 50 |
| Rent of building..... | 1,200 00 |
| Other expenses | 1,381 25 |
| | <hr/> |
| | 6,335 75 |
| Other payments, viz: | |
| Investments | \$22,697 29 |
| Taxes | 658 45 |
| Improvements to vaults..... | 300 93 |
| | <hr/> |
| | 23,656 67 |
| Cash on hand and in banks or other moneyed institutions | |
| December 31, 1916, after transactions of the day..... | 2,455 90 |
| | <hr/> |
| | \$38,448 32 |
| | <hr/> |

10. COLONIAL BANK SAFE DEPOSIT COMPANY, NEW YORK CITY

[441 Columbus avenue; incorporated 1912]

OFFICERSALEXANDER WALKER, President,
EDWIN W. ORVIS, Vice-President,CHARLES S. WILLIAMS, Secretary,
GEORGE S. CARR, Treasurer.**DIRECTORS**ALEXANDER WALKER,
EDWIN W. ORVIS,CHARLES S. WILLIAMS, WILLIAM C. DUNCAN,
GEORGE S. CARR,**FINANCIAL****RESOURCES**

| | |
|--|--------------|
| Stock and bond investments, market value..... | \$45,550 00 |
| Vaults and safes, cost, \$57,898.69; estimated present value.... | 41,000 00 |
| Furniture and fixtures, cost, \$16,034.79, estimated present value | 4,700 00 |
| Cash on deposit with banks or other moneyed institutions.... | 11,574 90 |
| Other assets, viz.: Automobile..... | 750 00 |
| | <hr/> |
| | \$103,574 90 |

LIABILITIES

| | |
|---|--------------|
| Capital stock | \$100,000 00 |
| Excess of assets over liabilities | 3,574 90 |
| | <hr/> |
| | \$103,574 90 |

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|---|-------------|
| Cash on hand and in banks or other moneyed institutions January 1, 1916, before transactions of the day..... | \$2,067 35 |
| From rent of safes..... | 28,870 79 |
| From storage of valuables the safety of which is guaranteed by the company..... | 7,823 13 |
| From interest on loans, deposits and investments..... | 2,554 73 |
| From stocks and bonds sold, par value \$55,000; amount re- ceived therefor | 48,725 13 |
| | <hr/> |
| | \$90,041 13 |

PAYMENTS**For expenses, viz.:**

| | |
|------------------------------------|------------|
| Salaries | \$6,906 33 |
| Taxes and repairs on building..... | 918 00 |
| Rent of building | 18,448 82 |
| Other expenses | 2,220 12 |
| | <hr/> |
| | 28,494 37 |

Other payments, viz.:

| | |
|------------------------------------|-----------|
| Insurance | \$664 81 |
| Holmes Electric Protective Co..... | 2,745 00 |
| Bonds purchased | 46,416 67 |
| Fixtures | 145 38 |
| | <hr/> |
| | 49,971 86 |

| | |
|--|-------------|
| Cash on hand and in banks or other moneyed institutions December 31, 1916, after transactions of the day..... | 11,574 90 |
| | <hr/> |
| | \$90,041 13 |

11. THE COMMERCIAL SAFE DEPOSIT COMPANY, NEW YORK CITY

[1451 Broadway; incorporated 1908]

OFFICERS

R. R. MOORE, President. G. L. BAUMANN, Treasurer,
A. L. ERLANGER, Vice-President.

DIRECTORS

R. R. MOORE, JOHN F. GLAVIN, G. J. BAUMANN,
A. L. ERLANGER, KNEELAND MOORE.

FINANCIAL**RESOURCES**

| | |
|--|--------------|
| Bonds and mortgages | \$3,000 00 |
| Stock and bond investments, market value | 103,020 00 |
| Vaults and safes, cost, \$42,300; estimated present value..... | 22,300 00 |
| Cash on deposit with banks or other moneyed institutions.... | 2,138 92 |
| | <hr/> |
| | \$130,458 92 |

LIABILITIES

| | |
|--|--------------|
| Capital stock | \$100,000 00 |
| Excess of assets over liabilities..... | 30,458 92 |
| | <hr/> |
| | \$130,458 92 |

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|--|-------------|
| Cash on hand and in banks or other moneyed institutions | |
| January 1, 1916, before transactions of the day..... | \$14,749 18 |
| From rent of safes | 8,183 71 |
| From storage of valuables the safety of which is guaranteed by the company | 201 75 |
| From interest on loans, deposits and investments..... | 5,847 72 |
| From stocks and bonds sold, par value, \$53,000; amount re- ceived therefor | 55,483 83 |
| | <hr/> |
| | \$84,466 19 |

PAYMENTS**For expenses, viz.:**

| | |
|------------------------------------|------------|
| Salaries | \$1,900 00 |
| Taxes and repairs on building..... | 103 17 |
| Rent of building..... | 4,000 00 |
| Other expenses | 974 35 |
| | <hr/> |
| | \$6,977 52 |

Other payments, viz.:

| | |
|------------------|-------------|
| Investments..... | \$75,316 25 |
| Refunds | 33 50 |
| | <hr/> |
| | 75,349 75 |

| | |
|---|-------------|
| Cash on hand and in banks or other moneyed institutions | |
| December 31, 1916, after transactions of the day..... | 2,138 92 |
| | <hr/> |
| | \$84,466 19 |

12. CORN EXCHANGE SAFE DEPOSIT COMPANY, NEW YORK CITY

[12 William street; incorporated 1912]

OFFICERS

WILLIAM A. NASH, President,
WALTER E. FREW, Vice-President,
HENRY E. TITUS, Vice-President,

WARD C. PITKIN, Treasurer,
RICHARD D. BROWN, Asst. Treasurer.

DIRECTORS

WILLIAM A. NASH, **WILLIAM H. NICHOLS**, **DAVID BINGHAM**,
WALTER E. FREW, **CLARENCE H. KELSEY**,

FINANCIAL**RESOURCES**

| | |
|---|---------------------|
| Stock and bond investments, market value..... | \$9,876 00 |
| Vaults and safes, cost, \$339,889.46; estimated present value.. | 300,000 00 |
| Cash on deposit with banks or other moneyed institutions.... | 7,100 71 |
| Other assets, viz.: | |
| Branch Managers' funds..... | \$50 00 |
| Accrued interest | 26 39 |
| | <u>76 39</u> |
| | <u>\$317,052 10</u> |

LIABILITIES

| | |
|--|---------------------|
| Capital stock | \$300,000 00 |
| Other liabilities, viz.: Federal Safe Deposit Company stock outstanding | 5,000 00 |
| Excess of assets over liabilities | 12,052 10 |
| | <u>\$317,052 10</u> |

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|---|--------------------|
| Cash on hand and in banks or other moneyed institutions January 1, 1916, before transactions of the day..... | \$5,401 86 |
| From rent of safes | 59,990 67 |
| From storage of valuables the safety of which is guaranteed by the company..... | 8,954 77 |
| From all other sources, viz.: Refund, income tax 1914..... | 23 49 |
| | <u>\$74,370 79</u> |

PAYMENTS

| | |
|--|--------------------|
| For dividends to shareholders..... | \$15,000 00 |
| For expenses, viz.: | |
| Salaries | \$19,383 55 |
| Taxes and repairs on building..... | 5,658 24 |
| Rent of building..... | 6,450 00 |
| Other expenses | 8,946 90 |
| | <u>40,418 69</u> |
| Other payments, viz.: | |
| Vaults and fixtures..... | \$1,900 00 |
| Investments | 9,912 50 |
| Accrued interest | 26 39 |
| Refunds | 12 50 |
| | <u>11,851 39</u> |
| Cash on hand and in banks or other moneyed institutions December 31, 1916, after transactions of the day..... | 7,100 71 |
| | <u>\$74,370 79</u> |

13. COUNTY SAFE DEPOSIT COMPANY, WHITE PLAINS

[162-164 Main street; incorporated 1913]

OFFICERS

JAMES F. HORAN, President,
C. P. YOUNG, Vice-President,

JOSEPH H. MEAD, Secretary,
J. DOUGLASS MEAD, Asst. Secretary.

DIRECTORS

JAMES F. HORAN,
CORNELIUS B. AGNEW,
JOHN J. RIKER,

RUSSELL MARSTON,
J. DOUGLASS MEAD,
FREDERICK GELLER,
JOSEPH H. MEAD,

ELIAS W. DUSENBERRY,
C. P. YOUNG,
WILLIAM A. DUNCAN.

FINANCIAL

RESOURCES

| | |
|---|-------------|
| Bonds and mortgages | \$3,000 00 |
| Vaults and safes, cost, \$8,452.52; estimated present value. | 8,452 52 |
| Furniture and fixtures, cost, \$269.20; estimated present value. | 269 20 |
| Cash on deposit with banks or other moneyed institutions. | 395 02 |
| Safe rentals due and accrued | 10 42 |
| Silver storage due and accrued | 200 29 |
| Other assets, viz.: Interest due | 48 92 |
| | <hr/> |
| | \$12,376 37 |
| | <hr/> |

LIABILITIES

| | |
|---|-------------|
| Capital stock | \$10,000 00 |
| Excess of assets over liabilities | 2,376 37 |
| | <hr/> |
| | \$12,376 37 |
| | <hr/> |

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|---|------------|
| Cash on hand and in banks or other moneyed institutions | |
| January 1, 1916, before transactions of the day | \$149 73 |
| From rent of safes | 957 13 |
| From silver storage | 230 75 |
| From interest on loans, deposits and investments | 141 77 |
| | <hr/> |
| | \$1,479 38 |
| | <hr/> |

PAYMENTS

For expenses, viz.:

| | |
|---------------------------------------|----------|
| Salaries | \$142 00 |
| Taxes | 9 86 |
| Rent of vault space in building | 200 00 |
| Other expenses | 233 00 |
| | <hr/> |
| | \$584 36 |

| | |
|---|------------|
| Other payments, viz.: Investment | 500 00 |
| Cash on hand and in banks or other moneyed institutions | |
| December 31, 1916, after transactions of the day | 395 02 |
| | <hr/> |
| | \$1,479 38 |
| | <hr/> |

14. EMPIRE CITY SAFE DEPOSIT COMPANY, NEW YORK CITY

[160 Fifth avenue; incorporated 1905]

OFFICERS

B. J. GREENHUT, President, EDWARD SEARLE, Secretary,
 SYDNEY H. HERMAN, Vice-President, DAVID NEVIUS, Treasurer.
 SAMUEL KRIDEL, Vice-President,

DIRECTORS

B. J. GREENHUT, SAMUEL KRIDEL, S. LEVY,
 JOSEPH HORNTAL, HERBERT S. MARTIN, H. H. VREELAND,
 W. A. GILLESPIE, DAVID NEVIUS, L. J. WEIL,
 JACOB A. STEIN, S. H. HERMAN.

**FINANCIAL
RESOURCES**

| | |
|---|---------------------|
| Stock and bond investments, market value..... | \$31,435 00 |
| Vaults and safes, cost, \$81,318.75; estimated present value... | 72,000 00 |
| Furniture and fixtures, cost, \$1,146.75; estimated present value | 1 00 |
| Cash on deposit with banks or other moneyed institutions.... | 794 84 |
| Safe rentals due and accrued..... | 621 50 |
| Silver storage due and accrued..... | 411 97 |
| Warehouse storage due and accrued..... | 9 00 |
| Other assets, viz.: | |
| Interest advances | \$1 67 |
| Accrued interest | 371 62 |
| | <u>373 29</u> |
| | <u>\$105,646 00</u> |

LIABILITIES

| | |
|--|---------------------|
| Capital stock | \$100,000 00 |
| Excess of assets over liabilities..... | 5,646 60 |
| | <u>\$105,646 60</u> |

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|---|--------------------|
| Cash on hand and in banks or other moneyed institutions January 1, 1916, before transactions of the day..... | \$933 44 |
| From rent of that portion of the building not occupied by the company | 2,500 00 |
| From rent of safes | 10,713 16 |
| From silver storage | 625 12 |
| From warehouse storage | 285 60 |
| From interest on loans, deposits and investments..... | 1,395 42 |
| From stocks and bonds sold, par value, \$3,000; amount re- ceived therefor | 2,983 65 |
| From all other sources, viz.: | |
| Rebate on employee's bond..... | \$2 43 |
| Telephone | 3 28 |
| Lost keys | 7 30 |
| Rebate on insurance..... | 22 38 |
| Breaking open boxes..... | 41 35 |
| Cartage and packing..... | 44 87 |
| | <u>121 61</u> |
| | <u>\$19,558 00</u> |

PAYMENTS

| | |
|--|--------------------|
| For expenses, viz.: | |
| Salaries | \$5,702 55 |
| Taxes and repairs on building..... | 434 53 |
| Rent of building..... | 3,000 00 |
| Other expenses | 2,619 75 |
| | <u>11,756 83</u> |
| Other payments, viz.: | |
| Cartage and packing..... | \$42 27 |
| Interest advances | 99 06 |
| Investments | 6,865 00 |
| | <u>7,006 33</u> |
| Cash on hand and in banks or other moneyed institutions December 31, 1916, after transactions of the day..... | 794 84 |
| | <u>\$19,558 00</u> |

15. EMPIRE SAFE DEPOSIT COMPANY, NEW YORK CITY

[120 Broadway; incorporated 1913]

OFFICERS

| | |
|----------------------------------|-------------------------------------|
| LE ROY W. BALDWIN, President, | AMBROSE M. THAYER, Asst. Secretary, |
| JOHN B. RUSSELL, Vice-President, | W. B. BALDWIN, Treasurer. |
| W. H. ENGLISH, Vice-President, | EDWARD C. WILSON, Asst. Treasurer, |
| PAUL H. HUDSON, Secretary, | ORIE R. KELLY, Asst. Treasurer. |

DIRECTORS

| | | |
|-----------------------|---------------------|--------------------|
| LE ROY W. BALDWIN, | CHAS. H. ZEHNDER, | L. L. GILLESPIE, |
| W. B. BALDWIN, | HENRY P. TALMADGE, | JOHN H. ISELIN, |
| WM. H. ENGLISH, | AUGUST HECKSCHER, | C. DE L. OELRICHS, |
| C. VANDERBILT BARTON, | LEWIS L. DUNHAM, | CHARLES M. SCHWAB. |
| | T. COLEMAN DU PONT, | |

FINANCIAL

RESOURCES

| | |
|--|--------------|
| Vaults and safes, cost, \$94,094.52; estimated present value.. | \$94,094 52 |
| Cash on deposit with banks or other moneyed institutions.... | 11,552 88 |
| Cash on hand | 100 00 |
| Safe rentals due and accrued..... | 458 33 |
| | <hr/> |
| | \$106,205 73 |

LIABILITIES

| | |
|---|--------------|
| Capital stock | \$100,000 00 |
| Other liabilities, viz.: Due to Equitable Office Building Corporation | 2,748 83 |
| Excess of assets over liabilities..... | 3,456 90 |
| | <hr/> |
| | \$106,205 73 |

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|--|-------------|
| Cash on hand and in banks or other moneyed institutions | |
| January 1, 1916, before transactions of the day..... | \$4,873 25 |
| From rent of safes..... | 37,737 84 |
| From silver storage..... | 1,491 92 |
| From interest on loans, deposits and investments..... | 215 60 |
| From all other sources, viz.: | |
| From Equitable Office Building Corporation care of vault | \$73 33 |
| Miscellaneous income | 34 11 |
| Equitable Office Building Corporation..... | 2,432 10 |
| | <hr/> |
| | 2,539 54 |
| | <hr/> |
| | \$46,858 15 |

PAYMENTS

| | |
|---|-------------|
| For expenses, viz.: | |
| Salaries | \$24,255 70 |
| Taxes and repairs on building..... | 600 88 |
| Rent of buildings..... | 3,499 96 |
| Other expenses | 5,909 23 |
| | <hr/> |
| | \$34,265 75 |
| Other payments, viz.: | |
| Payment to family of deceased watchman..... | \$250 00 |
| Vault equipment | 689 52 |
| | <hr/> |
| | 939 52 |
| Cash on hand and in banks or other moneyed institutions | |
| December 31, 1916, after transactions of the day..... | 11,652 88 |
| | <hr/> |
| | \$46,858 15 |

16. THE EQUITABLE SAFE DEPOSIT COMPANY OF NEW YORK, NEW YORK CITY

[43-49 Exchange place; incorporated 1909]

OFFICERS

ALVIN W. KRECH, President.
R. BRITTINGHAM, Vice-President,
FRANK E. RYON, Secretary,

GEO. V. DREW, Asst. Secretary.
STEPHEN J. BROOKS, Asst. Secretary.

DIRECTORS

ALVIN W. KRECH,
LYMAN RHOADES,

RUSSELL BRITTINGHAM, HENRY E. COOPER,
A. S. POST, HENRY R. WINTHROP.

FINANCIAL

RESOURCES

| | |
|---|---------------------|
| Stock and bond investments, market value..... | \$27,305 00 |
| Vaults and safes, cost, \$202,622.71; estimated present value.. | 115,000 00 |
| Cash on deposit with banks or other moneyed institutions.... | 9,894 47 |
| Cash on hand | 50 00 |
| Safe rentals due and accrued | 3,525 00 |
| Silver storage due and accrued | 619 25 |
| Other assets, viz.: Accrued interest..... | 317 49 |
| | <u>\$156,711 21</u> |

LIABILITIES

| | |
|---|---------------------|
| Capital stock | \$150,000 00 |
| Excess of assets over liabilities | 6,711 21 |
| | <u>\$156,711 21</u> |

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|---|--------------------|
| Cash on hand and in banks or other moneyed institutions January 1, 1916, before transactions of the day..... | \$7,521 83 |
| From rent of safes | 52,966 75 |
| From silver storage | 986 18 |
| From interest on loans, deposits and investments | 1,133 98 |
| From stocks and bonds sold, par value, \$22,000; amount re- ceived therefor | 22,841 25 |
| From all other sources, viz.: | |
| Accrued interest | \$270 00 |
| Income tax withheld..... | 25 84 |
| Rent paid in advance..... | 163 00 |
| | <u>458 84</u> |
| | <u>\$85,908 83</u> |

PAYMENTS

| | |
|--|--------------------|
| For dividends to shareholders..... | \$9,000 00 |
| For expenses, viz.: | |
| Salaries | \$25,727 96 |
| Taxes and repairs on building..... | 610 45 |
| Rent of building | 5,000 00 |
| Other expenses | 6,126 38 |
| | <u>37,464 79</u> |
| Other payments, viz.: | |
| Extra compensation | \$561 66 |
| Rent paid in advance..... | 120 00 |
| Bonds purchased | 28,817 81 |
| | <u>29,499 57</u> |
| Cash on hand and in banks or other moneyed institutions December 31, 1916, after transactions of the day..... | 9,944 47 |
| | <u>\$85,908 83</u> |

17. THE FARMERS' SAFE DEPOSIT COMPANY, NEW YORK CITY

[475 Fifth avenue; incorporated 1915]

OFFICERS

| | |
|-------------------------------|-------------------------------------|
| EDWIN S. MARSTON, President, | HORACE F. HOWLAND, Asst. Secretary, |
| SAMUEL SLOAN, Vice-President, | JAMES B. LITTLE, Asst. Secretary, |
| AUGUSTUS V. HEELY, Secretary. | WM. A. WILSON, Asst. Secretary. |

DIRECTORS

| | | |
|-------------------|---------------------|---------------------|
| EDWIN S. MARSTON, | AUGUSTUS V. HEELY, | CORNELIUS R. AGNEW, |
| SAMUEL SLOAN, | WILLIAM B. CARDOZO, | J. HERBERT CASE. |

FINANCIAL

RESOURCES

| | |
|--|--------------|
| Bonds and mortgages | \$100,000 00 |
| Cash on deposit with banks or other moneyed institutions.... | 9,040 91 |
| Safe rentals due and accrued..... | 2,574 72 |
| Silver and warehouse storage due and accrued..... | 51 83 |
| | <hr/> |
| | \$111,667 46 |

LIABILITIES

| | |
|--|--------------|
| Capital stock | \$100,000 00 |
| Other liabilities, viz.: | |
| Safe rentals unearned | \$5,655 94 |
| Storage unearned | 6 19 |
| | <hr/> |
| | 5,662 13 |
| Excess of assets over liabilities..... | 6,005 33 |
| | <hr/> |
| | \$111,667 46 |

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|---|-------------|
| Cash on hand and in banks or other moneyed institutions | |
| January 1, 1916, before transaction of the day..... | \$4,011 54 |
| From rent of safes..... | 7,068 61 |
| From silver and warehouse storage..... | 61 50 |
| From interest on loans, deposits and investments..... | 5,086 91 |
| | <hr/> |
| | \$16,228 56 |

PAYMENTS

| | |
|---|-------------|
| For expenses, viz.: | |
| Salaries | \$3,856 11 |
| Rent of building..... | 2,750 00 |
| Other expenses | 1,081 54 |
| | <hr/> |
| | \$7,187 65 |
| Cash on hand and in banks or other moneyed institutions | |
| December 31, 1916, after transactions of the day..... | 9,040 91 |
| | <hr/> |
| | \$16,228 56 |

18. FIFTH AVENUE SAFE DEPOSIT COMPANY, NEW YORK CITY

[250 Fifth avenue; incorporated 1882]

OFFICERS

EDWARD H. PEASLEE, President. WM. A. SIMONSON, Treasurer,
JAMES A. STILLMAN, Vice-President, WM. J. STURZENEGGER, Secretary.

TRUSTEES

JAMES A. STILLMAN, LOUIS M. STARR, EDWARD H. PEASLEE,
WM. A. SIMONSON, H. B. DOMINICK.

FINANCIAL**RESOURCES**

| | |
|---|--------------|
| Stock and bond investments, market value..... | \$122,077 50 |
| Vaults and safes, cost, \$54,493; estimated present value.... | 10,000 00 |
| Cash on deposit with banks or other moneyed institutions.... | 7,932 70 |
| | <hr/> |
| | \$140,010 20 |

LIABILITIES

| | |
|---|--------------|
| Capital stock | \$100,000 00 |
| Other liabilities, viz.: | |
| Unpaid dividends | \$3,000 00 |
| Rent accrued | 1,166 67 |
| | <hr/> |
| | 4,166 67 |
| Excess of assets over liabilities | 35,843 53 |
| | <hr/> |
| | \$140,010 20 |

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|---|--------------|
| Cash on hand and in banks or other moneyed institutions | |
| January 1, 1916, before transactions of the day..... | \$22,533 81 |
| From rent of safes..... | 26,606 42 |
| From interest on loans, deposits and investments..... | 4,128 51 |
| From stocks and bonds sold, par value \$115,000; amount received therefor | 115,000 00 |
| From all other sources, viz.: Opening safes, payment for keys. | 33 25 |
| | <hr/> |
| | \$168,301 99 |

PAYMENTS

| | |
|---|--------------|
| For dividends to shareholders..... | \$6,000 00 |
| For expenses, viz.: | |
| Salaries | \$8,965 42 |
| Taxes and repairs on building..... | 316 62 |
| Rent of building | 7,000 00 |
| Other expenses | 2,357 25 |
| | <hr/> |
| | 18,639 29 |
| Other payments, viz.: | |
| Bonds purchased | \$134,925 00 |
| Safes purchased | 805 00 |
| | <hr/> |
| | 135,730 00 |
| Cash on hand and in banks or other moneyed institutions | |
| December 31, 1916, after transactions of the day..... | 7,932 70 |
| | <hr/> |
| | \$168,301 99 |

19. FRANKLIN SAFE DEPOSIT COMPANY, BROOKLYN

[106 Montague street; incorporated 1891]

OFFICERS

ARTHUR K. WOOD, President, EDWARD C. DELAFIELD, Vice-President.
CROWELL HADDEN, Vice-President, CLINTON W. LUDLUM, Treasurer.

TRUSTEES

CROWELL HADDEN, JAMES H. POST, JOHN S. ROGERS,
MARTIN JOOST, FRANK DAY TUTTLE, CALVIN TRUESDALE,
JOHN HILL MORGAN, ARTHUR KING WOOD, W. T. DIEFENDORF,
EDWIN PACKARD, EDWARD C. DELAFIELD, R. E. PRENTISS,
SIDNEY R. KENNEDY,

FINANCIAL

RESOURCES

| | |
|---|--------------|
| Bonds and mortgages | \$21,800 00 |
| Stock and bond investments, market value..... | 53,220 00 |
| Vaults and safes and furniture and fixtures, cost, \$69,680.10; estimated present value..... | 40,500 00 |
| Cash on deposit with banks or other moneyed institutions.... | 3,454 50 |
| | <hr/> |
| | \$118,974 50 |

LIABILITIES

| | |
|--|--------------|
| Capital stock..... | \$100,000 00 |
| Excess of assets over liabilities..... | 18,974 50 |
| | <hr/> |
| | \$118,974 50 |

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|---|-------------|
| Cash on hand and in banks or other moneyed institutions January 1, 1916, before transactions of the day..... | \$2,867 98 |
| From rent of safes..... | 19,439 31 |
| From storage of valuables the safety of which is guaranteed by the company | 3,082 84 |
| From warehouse storage | 13 00 |
| From interest on loans, deposits and investments..... | 3,356 41 |
| From stocks and bonds sold, par value \$17,400; amount re- ceived therefor | 24,412 52 |
| | <hr/> |
| | \$53,172 06 |

PAYMENTS

| | |
|--|-------------|
| For dividends to shareholders..... | \$10,000 00 |
| For expenses, viz.: | |
| Salaries | \$6,531 05 |
| Taxes and repairs on building..... | 1,021 17 |
| Rent of building..... | 6,083 50 |
| Other expenses | 1,584 34 |
| | <hr/> |
| | 15,220 06 |
| Other payments, viz.: Bonds purchased..... | 24,497 50 |
| Cash on hand and in banks or other moneyed institutions December 31, 1916, after transactions of the day..... | 3,454 50 |
| | <hr/> |
| | \$53,172 06 |

20. GARFIELD SAFE DEPOSIT COMPANY, NEW YORK CITY

[7 West Twenty-third street; incorporated 1888]

OFFICERS**RUEL W. POOR, President,**
L. A. BEVIN, Vice-President,**WM. CRAWFORD, Vice-President,**
GEO. D. WEEKS, Treasurer.**DIRECTORS****LEANDER A. BEVIN,**
WILLIAM CRAWFORD,
ELMER A. DARLING.**HENRY B. FISHER,**
EDWARD HOLBROOK,
THOS. E. KIRBY,**RUEL W. POOR,**
GEORGE D. WEEKS,
CHARLES S. WILLS.**FINANCIAL****RESOURCES**

| | |
|--|---------------------|
| Stock and bond investments, market value..... | \$32,283 35 |
| Vaults and safes, cost, \$88,956.48; estimated present value.... | 88,000 00 |
| Furniture and fixtures, cost, \$41,682.87; estimated present value | 29,500 00 |
| Cash on deposit with banks or other moneyed institutions.... | 4,141 91 |
| Cash on hand..... | 14 85 |
| Safe rentals due and accrued..... | 3,914 75 |
| Silver storage due and accrued..... | 3,751 83 |
| Warehouse storage due and accrued..... | 342 79 |
| | <hr/> |
| | \$161,949 48 |

LIABILITIES

| | |
|--|---------------------|
| Capital stock | \$150,000 00 |
| Expenses incurred but unpaid..... | 337 50 |
| Other liabilities, viz.: | |
| Unpaid dividends | \$60 00 |
| Taxes accrued | 396 82 |
| Reserve account | 3,000 00 |
| | <hr/> |
| | 3,456 82 |
| Excess of assets over liabilities..... | 8,155 16 |
| | <hr/> |
| | \$161,949 48 |

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|---|--------------------|
| Cash on hand and in banks or other moneyed institutions | |
| January 1, 1916, before transactions of the day..... | \$3,090 90 |
| From rent of safes | 35,279 35 |
| From storage of valuables the safety of which is guaranteed | |
| by the company and from silver and warehouse storage.... | 6,451 01 |
| From interest on loans, deposits and investments..... | 1,610 00 |
| From all other sources, viz.: | |
| New locks, keys, etc..... | \$112 00 |
| Electric current | 313 25 |
| Telephone tolls and rebate..... | 47 44 |
| | <hr/> |
| | 472 69 |
| | <hr/> |
| | \$46,903 95 |

PAYMENTS

| | |
|---|--------------------|
| For dividends to shareholders..... | \$10,500 00 |
| For expenses, viz.: | |
| Salaries | \$15,883 75 |
| Taxes and repairs on building..... | 589 53 |
| Rent of building | 10,000 00 |
| Other expenses | 5,773 91 |
| | <hr/> |
| | 32,247 19 |
| Cash on hand and in banks or other moneyed institutions | |
| December 31, 1916, after transactions of the day..... | 4,156 76 |
| | <hr/> |
| | \$46,903 95 |

21. GREENWICH SAFE DEPOSIT COMPANY, NEW YORK CITY

[135 William street; incorporated 1913]

OFFICERS

WILLIAM C. DUNCAN, President, **FRANK HAMMOND**, Treasurer.
ALEXANDER WALKER, Vice-President,

DIRECTORS

WM. C. DUNCAN, **FRANK HAMMOND**, **EDWIN W. ORVIS**,
HENRY R. CARSE, **ALEXANDER WALKER**.

FINANCIAL**RESOURCES**

| | |
|--|---------------------|
| Stock and bond investments, market value..... | \$43,309 82 |
| Vaults and safes, cost, \$60,000; estimated present value..... | 56,500 00 |
| Cash on deposit with banks or other moneyed institutions.... | 696 62 |
| Safe rentals due and accrued..... | 1,074 00 |
| | <u>\$101,580 44</u> |

LIABILITIES

| | |
|--|---------------------|
| Capital stock | \$100,000 00 |
| Excess of assets over liabilities..... | 1,580 44 |
| | <u>\$101,580 44</u> |

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|---|--------------------|
| Cash on hand and in banks or other moneyed institutions | |
| January 1, 1916, before transactions of the day..... | \$777 73 |
| From rent of safes..... | 11,990 53 |
| From interest on loans, deposits and investments..... | 1,800 00 |
| | <u>\$14,568 26</u> |

PAYMENTS

| | |
|---|--------------------|
| For expenses, viz.: | |
| Salaries | \$5,509 92 |
| Rent of building | 4,299 86 |
| Other expenses | 2,840 76 |
| | <u>\$12,716 64</u> |
| Other payments, viz.: Bonds purchased..... | 1,155 00 |
| Cash on hand and in banks or other moneyed institutions | |
| December 31, 1916, after transactions of the day..... | 696 62 |
| | <u>\$14,568 26</u> |

22. GUARANTY SAFE DEPOSIT COMPANY, NEW YORK CITY

[513 Fifth avenue; incorporated 1912]

OFFICERS

ALEXANDER J. HEMPHILL, President, WALTER MEACHAM, Treasurer,
 CHARLES H. SABIN, Vice-President, CHARLES M. BILLINGS, Secretary.

DIRECTORS

EDWARD J. BERWIND, ALEX. J. HEMPHILL, THOMAS W. LAMONT,
 HENRY P. DAVISON, A. D. JUILLIARD, CHARLES H. SABIN,
 ALBERT H. WIGGIN.

FINANCIAL**RESOURCES**

| | |
|--|--------------|
| Stock and bond investments, market value..... | \$65,000 00 |
| Vaults and safes, cost, \$50,000; estimated present value..... | 56,895 34 |
| Cash on deposit with banks or other moneyed institutions... | 3,705 36 |
| Safe rentals due and accrued..... | 3,010 00 |
| Other assets, viz.: Accrued interest..... | 530 67 |
| | <hr/> |
| | \$129,141 36 |

LIABILITIES

| | |
|--|--------------|
| Capital stock | \$100,000 00 |
| Other liabilities, viz.: | |
| Taxes accrued | \$489 96 |
| Advance rentals | 14,161 26 |
| | <hr/> |
| | 14,651 21 |
| Excess of assets over liabilities..... | 14,490 15 |
| | <hr/> |
| | \$129,141 36 |

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|---|--------------|
| Cash on hand and in banks or other moneyed institutions | |
| January 1, 1916, before transactions of the day..... | \$18,487 11 |
| From rent of safes..... | 29,498 50 |
| From interest on loans, deposits and investments..... | 3,579 64 |
| From stocks and bonds sold, par value \$65,000. Amount | |
| received therefor | 68,318 75 |
| From all other sources, viz.: Rents recovered..... | 111 10 |
| | <hr/> |
| | \$119,995 10 |

PAYMENTS

| | |
|---|--------------|
| For interest on bonds, loans and mortgages..... | \$205 68 |
| For expenses, viz.: | |
| Salaries | \$6,678 98 |
| Taxes and repairs on building..... | 352 22 |
| Rent of building | 11,500 00 |
| Other expenses | 2,785 98 |
| | <hr/> |
| | 21,317 16 |
| Other payments, viz.: | |
| Cash rebates | \$727 09 |
| Bonds purchased | 65,144 49 |
| New vault | 28,895 34 |
| | <hr/> |
| | 94,766 91 |
| Cash on hand and in banks or other moneyed institutions | |
| December 31, 1916, after transactions of the day..... | 3,705 35 |
| | <hr/> |
| | \$119,995 10 |

23. THE HANOVER SAFE DEPOSIT COMPANY, NEW YORK CITY

[5 Nassau street; incorporated 1903]

OFFICERS

WILLIAM WOODWARD, President, **HENRY R. CARSE**, Treasurer.
WILLIAM BARBOUR, Vice-President, **EUGENE A. VAN NEST**, Secretary.

DIRECTORS

WM. WOODWARD, **HENRY R. CARSE**, **SAMUEL T. PETERS**,
WILLIAM BARBOUR, **ERNEST ISELIN**.

FINANCIAL**RESOURCES**

| | |
|--|--------------|
| Vaults and safes, cost, \$200,000; estimated present value.... | \$200,000 00 |
| Cash on deposit with banks or other moneyed institutions.... | 2,942 24 |
| Safe rentals due and accrued..... | 377 50 |
| | <hr/> |
| | \$203,319 74 |

LIABILITIES

| | |
|--|--------------|
| Capital stock | \$200,000 00 |
| Excess of assets over liabilities..... | 3,319 74 |
| | <hr/> |
| | \$203,319 74 |

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|---|-------------|
| Cash on hand and in banks or other moneyed institutions | |
| January 1, 1916, before transactions of the day..... | \$4,264 30 |
| From rent of safes..... | 56,296 47 |
| From all other sources, viz.: | |
| Keys, etc. | \$203 68 |
| Key deposit account | 25 00 |
| | <hr/> |
| | 228 68 |
| | <hr/> |
| | \$60,789 45 |

PAYMENTS

| | |
|---|-------------|
| For dividends to shareholders..... | \$12,000 00 |
| For expenses, viz.: | |
| Salaries | \$12,911 10 |
| Taxes and repairs on building..... | 1,118 72 |
| Rent of building..... | 24,000 00 |
| Other expenses | 7,782 39 |
| | <hr/> |
| | 45,812 21 |
| Other payments, viz.: Key deposit refund..... | 35 00 |
| Cash on hand and in banks or other moneyed institutions | |
| December 31, 1916, after transactions of the day..... | 2,942 24 |
| | <hr/> |
| | \$60,789 45 |

24. HUDSON SAFE DEPOSIT COMPANY, NEW YORK CITY

[1411 Broadway; incorporated 1902 as the New Amsterdam Safe Deposit Company]

OFFICERS**FRANK V. BALDWIN**, President,
JOHN GERKEN, Vice-President,**RICHARD A. PURDY**, Secretary.**DIRECTORS****J. ROMAINE BROWN**,
CHARLES F. HOLM,
JOHN GERKEN,**PAUL B. SCARFF**,
RICHARD A. PURDY,
WM. P. RINCKHOFF,
CLARENCE P. KING,**ROBERT H. BOUNDTREE**,
FRANK V. BALDWIN,
GUY T. SCOTT.**FINANCIAL****RESOURCES**

| | |
|---|---------------------|
| Stock and bond investments, market value..... | \$118,400 00 |
| Vaults and safes, cost, \$35,890.00 estimated present value.... | 15,000 00 |
| Cash on deposit with banks or other moneyed institutions.... | 2,061 49 |
| | <hr/> |
| | \$135,461 49 |
| | <hr/> |

LIABILITIES

| | |
|--|---------------------|
| Capital stock | \$100,000 00 |
| Excess of assets over liabilities..... | 35,461 49 |
| | <hr/> |
| | \$135,461 49 |
| | <hr/> |

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|---|--------------------|
| Cash on hand and in banks or other moneyed institutions | |
| January 1, 1916, before transactions of the day..... | \$5,135 62 |
| From rent of safes..... | 9,273 03 |
| From warehouse storage..... | 271 75 |
| From interest on loans, deposits and investments..... | 4,606 19 |
| From stocks and bonds sold, par value \$16,250. Amount | |
| received therefor | 15,774 91 |
| From all other sources, viz: | |
| Opening safes | \$61 00 |
| New keys | 8 00 |
| Sundries | 17 16 |
| | <hr/> |
| | 86 16 |
| | <hr/> |
| | \$35,147 66 |
| | <hr/> |

PAYMENTS

| | |
|---|--------------------|
| For expenses, viz: | |
| Salaries | \$4,314 80 |
| Taxes and repairs on building..... | 1,397 87 |
| Rent of building..... | 1,800 00 |
| Other expenses | 341 66 |
| | <hr/> |
| | 7,854 33 |
| Other payments, viz: | |
| Attorney's fees | \$301 18 |
| Electric protection | 438 00 |
| Stationery | 139 06 |
| Advertising | 288 64 |
| Rebates | 9 17 |
| Directors' fees | 455 00 |
| Bonds purchased | 23,463 23 |
| Accrued interest | 119 46 |
| Commissions | 20 00 |
| | <hr/> |
| | 25,231 84 |
| Cash on hand and in banks or other moneyed institutions | |
| December 31, 1916, after transactions of the day..... | 2,061 49 |
| | <hr/> |
| | \$35,147 66 |
| | <hr/> |

25. KNICKERBOCKER SAFE DEPOSIT COMPANY, NEW YORK CITY

[358 Fifth avenue; incorporated 1901]

OFFICERS

CHARLES H. KEEP, President. **CHARLES S. ADAMS, Treasurer.**
BENJ. L. ALLEN, Vice-President. **HARRIS A. DUNN, Secretary.**
LANGLEY W. WIGGIN, Vice-President.

DIRECTORS

BENJAMIN L. ALLEN, **CHARLES H. KEEP,** **FRED'K G. BOURNE,**
HOWARD BAYNE, **HARRIS A. DUNN.**

FINANCIAL

RESOURCES

| | |
|--|---------------------|
| Stock and bond investments, market value..... | \$80,050 00 |
| Real estate, cost, \$69,242.43; estimated present value..... | 64,733 93 |
| Vaults and safes, cost, \$19,712.20; estimated present value.. | 5,870 30 |
| Cash on hand..... | 895 57 |
| Safe rentals due and accrued..... | 50 00 |
| | <hr/> |
| | \$151,599 80 |

LIABILITIES

| | |
|--|---------------------|
| Capital stock | \$100,000 00 |
| Excess of assets over liabilities..... | 51,599 80 |
| | <hr/> |
| | \$151,599 80 |

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|---|--------------------|
| Cash on hand and in banks or other moneyed institutions | |
| January 1, 1916, before transactions of the day..... | \$14,362 13 |
| From rent of safes..... | 44,370 52 |
| From interest on loans, deposits and investments..... | 3,884 46 |
| From stocks and bonds sold, par value \$25,000. Amount received therefor | 29,958 75 |
| | <hr/> |
| | \$92,575 86 |

PAYMENTS

| | |
|---|--------------------|
| For dividends to shareholders..... | \$5,000 00 |
| For expenses, viz.: | |
| Salaries | \$8,312 66 |
| Taxes and repairs on building..... | 475 37 |
| Rent of building..... | 33,166 84 |
| Other expenses | 8,219 17 |
| | <hr/> |
| | 45,174 04 |
| Other payments, viz.: Stock purchased..... | 41,456 25 |
| Cash on hand and in banks or other moneyed institutions | |
| December 31, 1916, after transactions of the day..... | 945 57 |
| | <hr/> |
| | \$92,575 86 |

26. THE LINCOLN SAFE DEPOSIT COMPANY, NEW YORK CITY

(60-72 East Forty-second street; incorporated 1881)

OFFICERS**F. EGERTON WEBB, President.**
E. E. OLCOTT, Vice-President.**WALTER C. REID, Vice-President.**
WILLIAM J. MURPHY, Treasurer.**TRUSTEES****JAMES STILLMAN,**
RUFUS B. COWING,
E. E. OLCOTT,
F. EGERTON WEBB,**FREDERIC R. COUDERT,**
WILLIAM A. SIMONSON,
W. K. VANDERBILT, JR.,**JOSEPH P. GRACE,**
HENRY E. TOWNE,
LEWIS ISELIN,
WILLIAM S. HAWK.**FINANCIAL
RESOURCES**

| | |
|--|----------------|
| Stock and bond investments, market value..... | \$272, 162 50 |
| Real estate, cost, \$1,720,000; estimated present value..... | 1, 720, 000 00 |
| Vaults and safes, cost, \$80,000; estimated present value..... | 80, 000 00 |
| Cash on deposit with banks or other moneyed institutions.... | 33, 057 37 |
| Cash on hand..... | 700 00 |
| Safe rentals due and accrued..... | 10, 935 28 |
| Silver storage due and accrued..... | 18, 071 63 |
| Warehouse storage due and accrued..... | 139, 386 43 |
| Other assets, viz.: Packing material..... | 2, 200 00 |

\$2, 276, 513 19

LIABILITIES

| | |
|---|------------------|
| Capital stock | \$1, 000, 000 00 |
| Loans secured by bond and mortgage..... | 500, 000 00 |
| Interest due and accrued on loans..... | 2, 437 50 |
| Expenses incurred but unpaid..... | 2, 877 75 |
| Other liabilities, viz.: Taxes accrued..... | 2, 000 00 |
| Excess of assets over liabilities..... | 769, 197 94 |

\$2, 276, 513 19

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|---|--------------|
| Cash on hand and in banks or other moneyed institutions January 1, 1916, before transactions of the day..... | \$33, 580 47 |
| From rent of that portion of the building not occupied by the company | 47, 916 66 |
| From rent of safes..... | 80, 463 92 |
| From storage of valuables the safety of which is guaranteed by the company | 40, 913 51 |
| From warehouse storage | 277, 040 65 |
| From interest on loans, deposits and investments..... | 12, 380 74 |
| From all other sources, viz.: Income tax employees..... | 55 00 |

\$492, 350 95

PAYMENTS

| | |
|---|-------------------|
| For loans paid | \$50, 000 00 |
| For interest on bonds, loans and mortgages..... | 23, 552 43 |
| For dividends to shareholders..... | 100, 000 00 |
| For expenses, viz.: Salaries | \$127, 669 21 |
| Taxes and repairs on building..... | 50, 846 37 |
| Other expenses | 87, 086 97 |
| | <hr/> 265, 602 55 |
| Other payments, viz.: Cash advanced for customers..... | \$13, 822 84 |
| Cash refunds to customers..... | 5, 560 76 |
| Income tax, employees | 55 00 |

19, 438 60

| | |
|--|------------|
| Cash on hand and in banks or other moneyed institutions December 31, 1916, after transactions of the day..... | 33, 757 37 |
|--|------------|

\$492, 350 95

27. THE LONG ISLAND SAFE DEPOSIT COMPANY, BROOKLYN

[196 Montague street; incorporated 1887]

OFFICERSFRANK L. SNIFFEN, President.
FRANK BAILEY, Vice-President.

JOHN F. TALMADGE, Treasurer.

DIRECTORSFRANK BAILEY,
HENRY C. BALDWIN,
EDWARD T. BEDFORD,
MATTHEW DEAN,
JOHN A. DITMAS,
DESMOND DUNNE,JOHN L. HEINS,
REMSEN JOHNSON,
CLEMENT LOCKITT,
EDGAR McDONALD,
D. IRVING MEAD,
CHAS. A. O'DONOHUE,
EDWARD W. RIDER,NELSON B. SIMON,
FRANK L. SNIFFEN,
JOHN J. SPOWERS,
EDWARD O. STANLEY,
JULIUS STRAUSS,
WM. M. VAN ANDEN.**FINANCIAL
RESOURCES**

| | |
|--|---------------|
| Bonds and mortgages | \$73, 125 00 |
| Stock and bond investments, market value..... | 31, 000 00 |
| Real estate, cost, \$47,940.95; estimated present value..... | 7, 000 00 |
| Furniture, fixtures and safes, cost, \$26,994.35; estimated present value | 2, 000 00 |
| Cash on deposit with banks or other moneyed institutions.... | 3, 888 10 |
| Safe rentals due and accrued..... | 2, 370 00 |
| Warehouse storage due and accrued..... | 150 00 |
| Other assets, viz.: Accrued interest..... | 688 94 |
| | <hr/> |
| | \$120, 222 04 |

LIABILITIES

| | |
|--|---------------|
| Capital stock | \$100, 000 00 |
| Other liabilities, viz: | |
| Unpaid dividends | \$3, 000 00 |
| Taxes accrued | 424 70 |
| Prepaid safe rentals | 6, 874 02 |
| Prepaid storage rentals | 343 79 |
| | <hr/> |
| | 10, 442 51 |
| Excess of assets over liabilities..... | 9, 779 53 |
| | <hr/> |
| | \$120, 222 04 |

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|---|--------------|
| Cash on hand and in banks or other moneyed institutions January 1, 1916, before transactions of the day..... | \$4, 129 79 |
| From rent of safes..... | 15, 563 25 |
| From storage of valuables the safety of which is guaranteed by the company | 1, 345 00 |
| From interest on loans, deposits and investments..... | 5, 490 15 |
| From loans paid | 11, 625 00 |
| | <hr/> |
| | \$38, 153 19 |

PAYMENTS

| | |
|--|--------------|
| For dividends to shareholders..... | \$5, 500 00 |
| For expenses, viz.: | |
| Salaries | \$7, 335 00 |
| Taxes and repairs on building..... | 404 97 |
| Rent of building | 2, 947 25 |
| Other expenses | 2, 077 87 |
| | <hr/> |
| | 12, 765 09 |
| Other payments, viz.: Bonds and Mortgages purchased..... | 16, 000 00 |
| Cash on hand and in banks or other moneyed institutions December 31, 1916, after transactions of the day..... | 3, 888 10 |
| | <hr/> |
| | \$38, 153 19 |

28. MADISON SAFE DEPOSIT COMPANY, NEW YORK CITY

(304 Fifth avenue; incorporated 1903)

OFFICERS

ALEXANDER S. WEBB, President. **HORACE F. POOR, Treasurer.**
OWEN WARD, Vice-President. **BRECKENRIDGE CARROLL, Secretary.**

DIRECTORS

CHAS. E. CALHOUN, **CHAS. W. KRAUSHAAR,** **ABRAM M. HYATT,**
BRECKENRIDGE CARROLL, **GEORGE LEASK,** **LOUIS STERN,**
CLARENCE H. KELSEY, **J. B. MARTIN,** **OWEN WARD,**
C. MORTON WHITMAN, **HORACE F. POOR,** **ALEXANDER S. WEBB,**
IRVING E. RAYMOND.

FINANCIAL**RESOURCES**

| | |
|---|---------------|
| Stock and bond investments, market value..... | \$19,125 00 |
| Vaults and safes, cost, \$101,363.92; estimated present value.. | 88,000 00 |
| Cash on deposit with banks or other moneyed institutions.... | 7,078 79 |
| Safe rentals due and accrued..... | 544 25 |
| Silver storage due and accrued..... | 1,013 45 |
| Other assets, viz.: | |
| Rent paid in advance..... | \$208 33 |
| Salaries paid in advance..... | 40 00 |
| Petty cash | 58 86 |
| | <u>307 19</u> |

\$116,068 68**LIABILITIES**

| | |
|---|---------------------|
| Capital stock .. | \$100,000 00 |
| Expenses incurred but unpaid..... | 12 90 |
| Other liabilities, viz.: Taxes accrued..... | 153 06 |
| Excess of assets over liabilities..... | <u>15,902 72</u> |
| | <u>\$116,068 68</u> |

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|---|---------------|
| Cash on hand and in banks or other moneyed institutions | |
| January 1, 1916, before transactions of the day..... | \$3,243 93 |
| From rent of safes..... | 16,242 37 |
| From storage of valuables the safety of which is guaranteed | |
| by the company and silver storage..... | 1,960 47 |
| From interest on loans, deposits and investments..... | 1,210 82 |
| From all other sources, viz.: | |
| Locks and keys | \$63 00 |
| Expense, refunded | 175 88 |
| | <u>238 88</u> |

\$22,896 47**PAYMENTS**

| | |
|------------------------------------|------------------|
| For dividends to shareholders..... | \$4,500 00 |
| For expenses, viz.: | |
| Salaries | \$4,441 92 |
| Taxes and repairs on building..... | 1,376 91 |
| Rent of building..... | 2,500 00 |
| Other expenses | 2,917 70 |
| | <u>11,236 53</u> |
| Other payments, viz.: | |
| Rebate of safe rentals..... | \$23 10 |
| Locks and keys | 58 05 |
| | <u>81 15</u> |

| | |
|---|--------------------|
| Cash on hand and in banks or other moneyed institutions | |
| December 31, 1916, after transactions of the day..... | 7,078 79 |
| | <u>\$22,896 47</u> |

29. THE MERCANTILE SAFE DEPOSIT COMPANY, NEW YORK CITY

[115 Broadway; incorporated 1875]

OFFICERS

WILLIAM GIBLIN, President.

F. J. MOONEY, Treasurer.

DIRECTORS

JAMES S. ALEXANDER,
LOUIS V. BRIGHT,
LEWIS L. CLARKE,
ALLEN B. FORBES,PHILIP A. S. FRANKLIN,
SAMUEL L. FULLER,
WILLIAM GIBLIN,
CLARENCE H. KELSEY,
ANSON W. BURCHARD.SEWARD PROSSER,
CHARLES H. SABIN,
F. A. VANDERLIP,
ALBERT H. WIGGIN,FINANCIAL
RESOURCES

| | |
|---|-------------|
| Stock and bond investments, market value..... | \$60,801 76 |
| Vaults and safes, cost, \$430,222.26; estimated present value.. | 294,643 17 |
| Cash on deposit with banks or other moneyed institutions.... | 6,353 28 |
| Cash on hand | 240 00 |
| Safe rentals due and accrued..... | 12,245 21 |
| Silver storage due and accrued..... | 8 94 |
| Other assets, viz.: | |

Advanced Mercantile Burglar Alarm Co..... \$9,000 00

Accrued interest 875 89 |

9,875 89

\$384,168 25

LIABILITIES

| | |
|--|--------------|
| Capital stock | \$300,000 00 |
| Other liabilities, viz.: | |
| Reserve for taxes..... | \$444 98 |
| Advance rentals | 50,983 99 |
| | 51,428 97 |
| Excess of assets over liabilities..... | 32,739 28 |

\$384,168 25

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|---|------------|
| Cash on hand and in banks or other moneyed institutions | |
| January 1, 1916, before transactions of the day..... | \$1,184 48 |
| From rent of that portion of the building not occupied by the company | 1,000 00 |
| From rent of safes..... | 120,184 49 |
| From storage of valuables the safety of which is guaranteed by the company..... | 134 50 |
| From silver storage..... | 759 99 |
| From interest on loans, deposits and investments..... | 6,805 24 |
| From all other sources, viz.: | |
| Equipment | \$1,934 55 |
| Stock and bonds..... | 115,895 56 |
| | 117,830 11 |

\$247,898 81

PAYMENTS

| | |
|---|---------------------|
| For loans | \$5,500 00 |
| For capital stock redeemed..... | 150,000 00 |
| For dividends to shareholders..... | 20,250 00 |
| For expenses, viz.: | |
| Salaries | \$30,671 17 |
| Taxes and repairs on building..... | 1,314 75 |
| Rent of building | 20,750 01 |
| Other expenses | 12,819 60 |
| | 65,555 53 |
| Cash on hand and in banks or other moneyed institutions | |
| December 31, 1916, after transactions of the day..... | 6,593 28 |
| | <u>\$247,898 81</u> |

30. METROPOLITAN SAFE DEPOSIT COMPANY, NEW YORK CITY

[3 East Fourteenth street; incorporated 1896]

OFFICERS

SAMUEL R. SMITH, President. **CHARLES E. RAYNOR, Treasurer.**
ROBERT J. MacFARLAND, Vice-Pres. **E. T. McDONALD, Secretary.**

DIRECTORS

ROBT. J. MacFARLAND, **CHARLES E. RAYNOR,** **JULIUS B. STILLWELL,**
SAMUEL R. SMITH, **A. VAN DEWATER,** **A. BJORNSON.**
LAWRENCE H. TARKER.

**FINANCIAL
RESOURCES**

| | |
|--|--------------|
| Stock and bond investments, market value..... | \$18,000 00 |
| Real estate, cost, \$100,000; estimated present value..... | 50,000 00 |
| Vaults and safes, cost, \$65,000; estimated present value..... | 35,000 00 |
| Furniture and fixtures, cost, \$10,000; estimated present value..... | 5,000 00 |
| Cash on deposit with banks or other moneyed institutions.... | 434 33 |
| Cash on hand..... | 322 26 |
| Safe rentals due and accrued..... | 4,538 23 |
| Silver storage and warehouse storage due and accrued..... | 981 98 |
| Other assets, viz.: | |
| Improvements and fixtures | \$3,390 44 |
| Rents due | 110 00 |
| | <hr/> |
| | 3,500 44 |
| | <hr/> |
| | \$117,777 24 |
| | <hr/> |

LIABILITIES

| | |
|--|--------------|
| Capital stock | \$100,000 00 |
| Other loans | 2,000 00 |
| Interest due and accrued on loans..... | 40 00 |
| Expenses incurred but unpaid..... | 172 74 |
| Other liabilities, viz.: | |
| Taxes accrued | \$4,524 13 |
| Accrued ground rent | 1,000 00 |
| Accrued interest | 218 87 |
| Drayage | 2 18 |
| | <hr/> |
| | 5,740 18 |
| Excess of assets over liabilities..... | 9,824 32 |
| | <hr/> |
| | \$117,777 24 |
| | <hr/> |

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|---|-------------|
| Cash on hand and in banks or other moneyed institutions | |
| January 1, 1916, before transaction of the day..... | \$1,132 19 |
| From rent of that portion of the building not occupied by the company | 11,603 75 |
| From rent of safes..... | 6,489 90 |
| From storage of valuables the safety of which is guaranteed by the company, silver and warehouse storage..... | 1,378 64 |
| From interest on loans, deposits and investments..... | 14 40 |
| From all other sources, viz.: | |
| Drayage | \$10 75 |
| Expense | 187 02 |
| Interest | 18 00 |
| Expense, building | 15 00 |
| Telephone booths | 11 03 |
| Interest on ground rents..... | 60 00 |
| | <hr/> |
| | 301 80 |
| | <hr/> |
| | \$20,920 68 |
| | <hr/> |

PAYMENTS

| | | |
|---|------------|-------------|
| For loans paid | | \$500 00 |
| For interest on bonds, loans and mortgages..... | | 138 00 |
| For expenses, viz.: | | |
| Salaries | \$4,860 42 | |
| Taxes and repairs on building..... | 261 39 | |
| Rent of ground | 6,000 00 | |
| Other expenses | 2,502 25 | |
| | | <hr/> |
| | | 13,724 06 |
| Other payments, viz.: | | |
| Improvements and fixtures..... | \$1,898 15 | |
| Insurance | 188 11 | |
| Drayage | 9 40 | |
| Accrued taxes | 3,390 62 | |
| Accrued interest | 315 75 | |
| | | <hr/> |
| | | 5,802 03 |
| Cash on hand and in banks or other moneyed institutions | | |
| December 31, 1916, after transactions of the day..... | | 756 59 |
| | | <hr/> |
| | | \$20,920 68 |
| | | <hr/> |

31. THE MOUNT VERNON SAFE DEPOSIT COMPANY, MOUNT VERNON

[20 East First street; incorporated 1905]

OFFICERS

ARCHIBALD M. CAMPBELL, President. P. W. SHEPARD, Treasurer.
 MARK D. STILES, Vice-President.

DIRECTORS

ARCH. M. CAMPBELL, MARK D. STILES, P. W. SHEPARD,
 A. F. GESCHEIDT, GEORGE H. BROWN.

FINANCIAL**RESOURCES**

| | |
|---|-------------|
| Bonds and mortgages | \$6,850 00 |
| Stock and bond investments, market value..... | 12,600 00 |
| Cash on deposit with banks or other moneyed institutions... | 341 74 |
| Safe rentals due and accrued..... | 178 00 |
| Silver storage due and accrued..... | 327 00 |
| | <hr/> |
| | \$20,296 74 |

LIABILITIES

| | |
|--|-------------|
| Capital stock | \$10,000 00 |
| Other loans | 700 00 |
| Excess of assets over liabilities..... | 9,596 74 |
| | <hr/> |
| | \$20,296 74 |

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|---|-------------|
| Cash on hand and in banks or other moneyed institutions January 1, 1916, before transactions of the day..... | \$741 24 |
| From rent of safes..... | 3,317 85 |
| From silver storage..... | 670 00 |
| From interest on loans, deposits and investments..... | 1,139 43 |
| From stocks and bonds sold, par value \$750.00. Amount received therefor | 4,218 60 |
| From all other sources, viz.: Bills payable..... | 700 00 |
| | <hr/> |
| | \$10,787 12 |

PAYMENTS

| | |
|--|-------------|
| For expenses, viz.: | |
| Salaries | \$1,360 03 |
| Rent of building | 1,800 00 |
| Other expenses | 204 10 |
| | <hr/> |
| | \$3,364 13 |
| Other payments, viz.: Stock purchase..... | 7,081 25 |
| Cash on hand and in banks or other moneyed institutions December 31, 1916, after transactions of the day..... | 341 74 |
| | <hr/> |
| | \$10,787 12 |

32. NEW MAIDEN LANE SAFE DEPOSIT COMPANY, NEW YORK CITY

[170 Broadway; incorporated 1911]

OFFICERS

AUGUST OPPENHEIMER, President. J. HEYNEN, Treasurer.
I. W. COKEFAIR, Vice-President.

DIRECTORS

| | | |
|---------------------|-------------------|--------------------|
| ISAAC W. COKEFAIR, | RUDOLPH REINHART, | LUDWIG NISSEN, |
| FRED GOLDSMITH, | LEOPOLD STERN, | J. HEYNEN, |
| CHARLES R. JUNG, | LEO WORMSER, | GEO. R. WHITEHEAD, |
| AUGUST OPPENHEIMER, | | MAX KALLMAN. |

**FINANCIAL
RESOURCES**

| | |
|---|--------------|
| Stock and bond investments, market value..... | \$19,886 66 |
| Vaults and safes, cost, \$80,826.50; estimated present value.. | 80,826 50 |
| Furniture and fixtures, cost, \$5,373.84; estimated present value | 3,700 00 |
| Cash on deposit with banks or other moneyed institutions.... | 6,761 22 |
| Cash on hand | 43 53 |
| Safe rentals due and accrued..... | 1,755 90 |
| | <hr/> |
| | \$112,973 81 |
| | <hr/> |

LIABILITIES

| | |
|---|--------------|
| Capital stock | \$100,000 00 |
| Other liabilities, viz.: Key deposit..... | 267 00 |
| Excess of assets over liabilities..... | 12,706 81 |
| | <hr/> |
| | \$112,973 81 |
| | <hr/> |

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|---|-------------|
| Cash on hand and in banks or other moneyed institutions January 1, 1916, before transactions of the day..... | \$5,381 58 |
| From rent of that portion of the building not occupied by the company | 2,781 10 |
| From rent of safes..... | 16,441 16 |
| From interest on loans, deposits and investments..... | 1,072 83 |
| From all other sources, viz.: Key deposit..... | 138 00 |
| | <hr/> |
| | \$25,814 67 |
| | <hr/> |

PAYMENTS

| | |
|--|-------------|
| For dividends to shareholders..... | \$2,500 00 |
| For expenses, viz.: | |
| Salaries | \$6,797 21 |
| Taxes and repairs on building..... | 358 87 |
| Rent of building..... | 7,660 00 |
| Other expenses | 1,301 84 |
| | <hr/> |
| | 16,137 92 |
| Other payments, viz.: | |
| Key deposit | \$37 00 |
| Safes | 235 00 |
| Fixtures | 100 00 |
| | <hr/> |
| | 372 00 |
| Cash on hand and in banks or other moneyed institutions December 31, 1916, after transactions of the day..... | 6,804 75 |
| | <hr/> |
| | \$25,814 67 |
| | <hr/> |

33. NEW ROCHELLE SAFE DEPOSIT COMPANY, NEW ROCHELLE, N. Y.
 [244-268 Main street; incorporated 1902]

OFFICERS

WILLIAM W. BISSELL, President. **HENRI J. VAN ZELM**, Secretary.
ROBERT P. CARPENTER, Vice-President. **IRVING R. TODD**, Asst. Secretary.

DIRECTORS

W. W. BISSELL,
R. P. CARPENTER.

THOS. S. DRAKE,
ALONZO GUEST,

ALBERT MAHLSTEDT
J. A. YOUNG.

FINANCIAL**RESOURCES**

| | |
|--|--------------------|
| Stock and bond investments, market value..... | \$3,000 00 |
| Vaults and safes, cost, \$16,627.28; estimated present value.. | 15,000 00 |
| Cash on deposit with banks or other moneyed institutions.... | 2,447 32 |
| Safe rentals due and accrued..... | 265 50 |
| Silver storage due and accrued..... | 903 32 |
| | <hr/> |
| | \$21,616 14 |

LIABILITIES

| | |
|--|--------------------|
| Capital stock | \$10,000 00 |
| Excess of assets over liabilities..... | 11,616 14 |
| | <hr/> |
| | \$21,616 14 |

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|--|-------------------|
| Cash on hand and in banks or other moneyed institutions | |
| January 1, 1916, before transactions of the day..... | \$963 42 |
| From rent of safes..... | 2,860 56 |
| From silver storage..... | 1,413 88 |
| From interest on loans, deposits and investments..... | 192 61 |
| From stock and bonds sold, par value \$500. Amount received therefor | 500 00 |
| | <hr/> |
| | \$5,950 47 |

PAYMENTS

| | |
|---|-------------------|
| For dividends to shareholders..... | \$1,600 00 |
| For expenses, viz.: | |
| Salaries | \$600 00 |
| Rent of building..... | 1,000 00 |
| Other expenses | 303 15 |
| | <hr/> |
| | 1,903 15 |
| Cash on hand and in banks or other moneyed institutions | |
| December 31, 1916, after transactions of the day..... | 2,447 32 |
| | <hr/> |
| | \$5,950 47 |

34. NEW YORK PRODUCE EXCHANGE SAFE DEPOSIT AND STORAGE COMPANY, NEW YORK CITY

[2 Broadway; incorporated 1883]

OFFICERS

WM. A. NASH, President.

SAMUEL G. BAYNE, Treasurer.

FARMLEY S. CLAPP, Vice-President.

EDGAR G. SEE, Secretary.

TRUSTEESS. G. BAYNE,
HENRY E. COOPER,
JOHN A. HANCE,
L. M. DASHIELL,FRED'K LEWISOHN,
WILLIAM A. NASH,
SAMUEL OWEN,
FORREST H. PARKER,
FARMLEY S. CLAPP.EDWARD C. BODMAN,
RICHARD M. HOE,
E. H. R. GREEN,
GUSTAV SCHWAB,**FINANCIAL****RESOURCES**

| | |
|--|-------------|
| Stock and bond investments, market value..... | \$20,200 00 |
| Vaults and safes and furniture and fixtures, cost, \$212,544.52; estimated present value..... | 173,435 24 |
| Cash on deposit with banks or other moneyed institutions... | 21,939 75 |

\$215,574 99

LIABILITIES

| | |
|--|----------------|
| Capital stock | \$150,000 00 |
| Expenses incurred but unpaid..... | 2,416 67 |
| Other liabilities, viz.: | |
| Key deposits | \$1,420 00 |
| Special deposit | 1,625 50 |
| | <hr/> 3,045 50 |
| Excess of assets over liabilities..... | 60,112 82 |

\$215,574 99

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|---|----------------|
| Cash on hand and in banks or other moneyed institutions January 1, 1916, before transactions of the day..... | \$20,627 97 |
| From rent of safes..... | 55,709 27 |
| From storage of valuables the safety of which is guaranteed by the company | 537 50 |
| From warehouse storage..... | 23,928 61 |
| From interest on loans, deposits and investments..... | 1,007 45 |
| From all other sources, viz.: | |
| Lost keys | \$50 50 |
| Special account | 1,529 00 |
| | <hr/> 1,579 50 |

\$103,390 30

PAYMENTS

| | |
|--|-----------------|
| For dividends to shareholders..... | \$18,000 00 |
| For expenses, viz.: | |
| Salaries | \$16,183 27 |
| Taxes and repairs on building..... | 2,074 23 |
| Rent of building..... | 13,500 00 |
| Other expenses | 13,323 60 |
| | <hr/> 45,081 10 |
| Other payments, viz.: | |
| Cartage and freight..... | \$4,021 38 |
| New construction | 4,135 24 |
| Investments | 10,212 83 |
| | <hr/> 18,369 45 |
| Cash on hand and in banks or other moneyed institutions December 31, 1916, after transactions of the day..... | 21,939 75 |

\$103,390 30

35. NEW YORK STOCK EXCHANGE SAFE DEPOSIT COMPANY,**NEW YORK CITY**

[10 Broad street; incorporated 1913]

OFFICERS**JAMES B. MABON, President.****ERNEST GROESBECK, Treasurer.****RUDOLPH KEPPLER, Vice-President.****WARREN B. NASH, Assistant Treasurer.****MARION J. VERDERY, Secretary.****DIRECTORS****JAMES B. MABON,
RUDOLPH KEPPLER,****ERNEST GROESBECK,****HENRY K. POMROY,
WARREN B. NASH.****FINANCIAL
RESOURCES**

| | |
|--|---------------------|
| Stock and bond investments, market value..... | \$95,100 00 |
| Vaults and safes and furniture and fixtures, estimated present value | 25,000 00 |
| Cash on deposit with banks or other moneyed institutions.... | 19,453 19 |
| Cash on hand..... | 100 00 |
| | <hr/> |
| | \$139,653 19 |

LIABILITIES

| | |
|--|---------------------|
| Capital stock | \$100,000 00 |
| Excess of assets over liabilities..... | 39,653 19 |
| | <hr/> |
| | \$139,653 19 |

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|---|--------------------|
| Cash on hand and in banks or other moneyed institutions January 1, 1916, before transactions of the day..... | \$6,400 09 |
| From rent of that portion of the building not occupied by the company | 250 00 |
| From rent of safes | 69,213 23 |
| From interest on loans, deposits and investments..... | 4,531 46 |
| From all other sources | 79 58 |
| | <hr/> |
| | \$80,474 36 |

PAYMENTS

| | |
|--|--------------------|
| For dividends to shareholders..... | \$6,000 00 |
| For expenses, viz.: | |
| Salaries | \$16,276 66 |
| Taxes and repairs on building..... | 755 36 |
| Rent of building | 33,000 00 |
| Other expenses | 4,889 15 |
| | <hr/> |
| | 54,921 17 |
| Cash on hand and in banks or other moneyed institutions December 31, 1916, after transactions of the day..... | 19,553 19 |
| | <hr/> |
| | \$80,474 36 |

36. OSSINING SAFE DEPOSIT COMPANY, OSSINING

[139 Main street; incorporated 1906]

OFFICERS

GEORGE F. SECOR, President. MERRITT W. BARNUM, Treasurer.
PAUL M. PIERSON, Vice-President. HARRY M. CARPENTER, Secretary.

DIRECTORS

ROBERT M. AKIN, GEORGE F. HOAG, GEORGE F. SECOR,
MERRITT W. BARNUM, MILTON C. PALMER, CHAS. G. WASHBURN,
T. HENRY CALAM, PAUL M. PIERSON, WILLIAM A. RANNEY,
HARRY M. CARPENTER, JOHN P. POWERS, EDWARD B. SHERWOOD.

FINANCIAL

RESOURCES

| | |
|--|-------------|
| Bonds and mortgages..... | \$2,500 00 |
| Stock and bond investments, market value..... | 4,262 50 |
| Vaults and safes, cost, \$13,000; estimated present value..... | 13,000 00 |
| Loans on collaterals and personal securities..... | 700 00 |
| Cash on deposit with banks or other moneyed institutions.... | 546 03 |
| | <hr/> |
| | \$21,008 53 |

LIABILITIES

| | |
|--|-------------|
| Capital stock | \$20,000 00 |
| Other liabilities, viz.: Unpaid dividends..... | 500 00 |
| Excess of assets over liabilities..... | 608 53 |
| | <hr/> |
| | \$21,008 53 |

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|---|------------|
| Cash on hand and in banks or other moneyed institutions | |
| January 1, 1916, before transactions of the day..... | \$881 80 |
| From rent of safes..... | 536 75 |
| From silver storage..... | 171 50 |
| From interest on loans, deposits and investments..... | 378 60 |
| From loans paid..... | 300 00 |
| From all other sources, viz.: Mortgage paid..... | 3,500 00 |
| | <hr/> |
| | \$5,768 65 |

PAYMENTS

| | |
|---|------------|
| For dividends to shareholders..... | \$900 00 |
| For expenses, viz.: Other expenses..... | 60 12 |
| Other payments, viz.: Stock purchased..... | 4,262 50 |
| Cash on hand and in banks or other moneyed institutions | |
| December 31, 1916, after trasactions of the day..... | 546 03 |
| | <hr/> |
| | \$5,768 65 |

37. POWER CITY SAFE DEPOSIT CORPORATION, NIAGARA FALLS

[207 Falls street; incorporated 1916]

OFFICERSPAUL A. SCHOELLKOPF, President.
FRED J. COE, Vice-President.FRANCIS H. SALT, Treasurer.
EDSON P. PFOHL, Secretary.**DIRECTORS**FRED J. COE,
MORRIS COHN, JR.,
CHAS. E. HAEBERLE,FRANK W. HASKELL,
JOSEPH E. MONTAGUE,
FRED MASON,EDSON P. PFOHL,
FRANCIS H. SALT,
PAUL A. SCHOELLKOPF.**FINANCIAL****RESOURCES**

| | |
|---|-------------|
| Vaults and safes, cost, \$14,902.92; estimated present value... | \$14,902 92 |
| Furniture and fixtures, cost, \$41.50; estimated present value... | 41 50 |
| Cash on deposit with banks or other moneyed institutions... | 557 00 |
| Safe rental due and accrued..... | 147 00 |
| | <hr/> |
| | \$15,648 42 |
| | <hr/> |

LIABILITIES

| | |
|--|-------------|
| Capital stock | \$15,000 00 |
| Excess of assets over liabilities..... | 648 42 |
| | <hr/> |
| | \$15,648 42 |
| | <hr/> |

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|---|-------------|
| From rent of safes..... | \$555 00 |
| From stocks and bonds sold, par value \$15,000. Amount received therefor | 15,000 00 |
| | <hr/> |
| | \$15,555 00 |
| | <hr/> |

PAYMENTS

| | |
|--|-------------|
| For expenses, viz.: Other expenses..... | \$53 58 |
| Other payments, viz.: | |
| Vaults and safe deposit boxes..... | \$14,902 92 |
| Furniture and fixtures | 41 50 |
| | <hr/> |
| | 14,944 42 |
| Cash on hand and in banks or other moneyed institutions December 31, 1916, after transactions of the day..... | 557 00 |
| | <hr/> |
| | \$15,555 00 |
| | <hr/> |

88. ROCKLAND COUNTY SAFE DEPOSIT COMPANY, NYACK

[Broadway and Main street; incorporated 1910]

OFFICERS

FRANK R. CRUMBIE, President.

EUGENE F. PERRY, Vice-President.

ARTHUR A. G. LUDERS, Treasurer.

DIRECTORS

**FRANK R. CRUMBIE,
C. CARLTON KELLEY,**

**HOWARD VAN BUREN,
EUGENE F. PERRY,
ROBERT SCHMITT.**

**A. S. TOMPKINS,
ARTHUR A. G. LUDERS,**

FINANCIAL

RESOURCES

| | |
|---|------------|
| Bonds and mortgages..... | \$2,000 00 |
| Vaults and safes, cost, \$8,000; estimated present value..... | 8,000 00 |
| Cash on deposit with banks or other moneyed institutions.... | 1,563 06 |
| Safe rentals due and accrued..... | 150 00 |
| Silver storage due and accrued..... | 40 00 |
| Other assets, viz.: Accrued rent..... | 37 50 |

\$11,790 56

LIABILITIES

| | |
|--|-------------|
| Capital stock | \$10,000 00 |
| Excess of assets over liabilities..... | 1,790 56 |

\$11,790 56

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|---|-------------------|
| Cash on hand and in banks or other moneyed institutions January 1, 1916, before transactions of the day..... | \$725 94 |
| From rent of safes | 471 00 |
| From silver storage..... | 95 67 |
| From interest on loans, deposits and investments..... | 135 31 |
| From all other sources, viz.: Rent of vault..... | 450 00 |
| | \$1,877 92 |

PAYMENTS

| | |
|--|-------------------|
| For expenses, viz.: Other expenses..... | \$314 86 |
| Cash on hand and in banks or other moneyed institutions December 31, 1916, after transactions of the day..... | 1,563 06 |
| | \$1,877 92 |

39. THE SAFE DEPOSIT COMPANY OF NEW YORK, NEW YORK CITY

[149 Broadway; incorporated 1861]

OFFICERS

| | |
|--|--|
| FRANKLIN A. PARK, President. | W. J. RAMSEY, Secretary. |
| STEPHEN C. CLARK, Vice-President. | STEPHEN H. ANDERSON, Asst. Secty. |
| C. L. MITCHELL, Vice-President. | |

DIRECTORS

| | | |
|--------------------------|--------------------------|--------------------------|
| THAD. T. GROVER, | STEPHEN C. CLARK, | FRANKLIN A. PARK, |
| FRED'K G. BOURNE, | ARTHUR K. BOURNE, | C. L. MITCHELL, |
| | OSCAR R. GRAHAM. | |

FINANCIAL**RESOURCES**

| | |
|--|---------------------|
| Stock and bond investments, market value..... | \$77,075 00 |
| Vaults and safes, cost, \$156,000; estimated present value.... | 111,000 00 |
| Cash on deposit with banks or other moneyed institutions.... | 6,724 99 |
| Cash on hand | 200 00 |
| | <hr/> |
| | \$194,999 99 |

LIABILITIES

| | |
|--|---------------------|
| Capital stock | \$100,000 00 |
| Other liabilities, viz.: | |
| Unpaid dividends | \$42 00 |
| Retained for income tax..... | 2 00 |
| | <hr/> |
| | 44 00 |
| Excess of assets over liabilities..... | 94,955 99 |
| | <hr/> |
| | \$194,999 99 |

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|---|--------------------|
| Cash on hand and in banks or other moneyed institutions | |
| January 1, 1916, before transactions of the day..... | \$7,649 57 |
| From rent of safes..... | 68,989 80 |
| From storage of valuables the safety of which is guaranteed | |
| by the company | 428 25 |
| From interest on loans, deposits and investments..... | 3,277 02 |
| From all other sources, viz.: | |
| Legal expense | \$4 10 |
| Breaking locks and new keys..... | 45 00 |
| Telephones | 11 87 |
| Letter boxes | 50 00 |
| Retained for income tax..... | 2 00 |
| Investments | 16 38 |
| | <hr/> |
| | 129 35 |
| | <hr/> |
| | \$80,473 99 |

PAYMENTS

| | |
|---|--------------------|
| For dividends to shareholders..... | \$8,000 00 |
| For expenses, viz.: | |
| Salaries | \$18,107 46 |
| Rent of building | 20,000 00 |
| Other expenses | 7,517 38 |
| | <hr/> |
| | 45,624 84 |
| Other payments, viz.: | |
| Vaults and safes..... | \$1,000 00 |
| Investments | 18,637 50 |
| Accrued interest | 286 66 |
| | <hr/> |
| | 19,924 16 |
| Cash on hand and in banks or other moneyed institutions | |
| December 31, 1916, after transactions for the day..... | 6,924 99 |
| | <hr/> |
| | \$80,473 99 |

40. SECURITY SAFE DEPOSIT COMPANY OF BROOKLYN, BROOKLYN

[De Kalb avenue and Fulton street; incorporated 1909]

OFFICERS**GEORGE A. FLEURY, President.**
GEORGE COX, Vice-President.**ARTHUR J. MAUGER, Secretary.****DIRECTORS****GEORGE A. FLEURY,**
WILLIAM BERRI,
E. F. BARNES,
EDWARD C. BLUM,**GEORGE COX,**
JULIAN P. FAIRCHILD,
E. W. SUTTON,**CHARLES E. TEALE,**
RUSSELL S. WALKER,
JOHN W. NIX,
GEORGE T. MOON.**FINANCIAL****RESOURCES**

| | |
|---|---------------------|
| Bonds and mortgages | \$16,750 00 |
| Stock and bond investments, market value..... | 22,461 25 |
| Vaults and safes, cost, \$70,345.50; estimated present value... | 70,345 50 |
| Cash on deposit with banks or other moneyed institutions.... | 5,872 24 |
| Cash on hand | 57 86 |
| Safe rentals due and accrued..... | 1,241 00 |
| Silver storage due and accrued..... | 983 80 |
| Other assets, viz.: Accrued interest..... | 615 21 |
| | <hr/> |
| | \$118,326 86 |

LIABILITIES

| | |
|--|---------------------|
| Capital stock | \$100,000 00 |
| Expenses incurred but unpaid..... | 538 44 |
| Other liabilities, viz.: Box rents unearned..... | 8,325 08 |
| Excess of assets over liabilities..... | 9,463 34 |
| | <hr/> |
| | \$118,326 86 |

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|---|--------------------|
| Cash on hand and in banks or other moneyed institutions | |
| January 1, 1916, before transactions of the day..... | \$2,475 53 |
| From rent of safes..... | 19,890 80 |
| From storage of valuables the safety of which is guaranteed | |
| by the company | 2,516 50 |
| From interest on loans, deposits and investments..... | 2,109 72 |
| | <hr/> |
| | \$26,992 55 |

PAYMENTS

| | |
|---|--------------------|
| For dividends to shareholders..... | \$7,000 00 |
| For expenses, viz.: | |
| Salaries | \$7,581 00 |
| Taxes and repairs on building..... | 1,086 21 |
| Rent of building..... | 2,476 00 |
| Other expenses | 2,919 24 |
| | <hr/> |
| | 14,062 45 |
| Cash on hand and in banks or other moneyed institutions | |
| December 31, 1916, after the transactions of the day..... | 5,930 10 |
| | <hr/> |
| | \$26,992 55 |

41. SECURITY SAFE DEPOSIT COMPANY, BUFFALO**[1 Ellicott square ; incorporated 1880]****OFFICERS****ROY H. GRIFFIN, President.****BERNARD M. NORCROSS, Secretary.****HARRY T. VARS, Vice-President.****EDW. M. DAILEY, Asst. Sec'y.****NORMAN A. MACDONALD, Vice-Pres.****DIRECTORS****WILLIAM H. ANDREWS,****HARRY T. VARS,****ROY H. GRIFFIN,****WM. H. CROSBY,****MAURICE M. WALL,****EDW. B. HOLMES,****LAURENS ENOS,****EUGENE C. ROBERTS,****NORMAN A. MACDONALD,****JAMES H. McNULTY,****ARTHUR J. BLOCK,****FRANK E. WATTLES.****RICHARD C. O'KEEFE,****FINANCIAL****RESOURCES**

| | |
|--|---------------------------|
| Stock and bond investments, market value..... | \$9,162 50 |
| Vaults and safes and furniture and fixtures, cost, \$135,161.61; estimated present value..... | 147,266 32 |
| Cash on deposit with banks or other moneyed institutions.... | 5,517 47 |
| Cash on hand | 267 54 |
| Safe rentals due and accrued | 3,608 43 |
| Silver storage due and accrued..... | 955 79 |
| Other assets, viz.: Cold storage of furs, due and accrued.... | 3,924 14 |
| | <hr/> |
| | \$170,702 19 <hr/> |

LIABILITIES

| | |
|---|---------------------------|
| Capital stock | \$150,000 00 |
| Other liabilities, viz.: Reserve for bad debts..... | 40 37 |
| Excess of assets over liabilities..... | 20,661 82 |
| | <hr/> |
| | \$170,702 19 <hr/> |

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|---|--------------------------|
| Cash on hand and in banks or other moneyed institutions January 1, 1916, before transactions of the day..... | \$2,327 01 |
| From rent of safes..... | 6,012 50 |
| From storage of valuables the safety of which is guaranteed by the company | 12,532 31 |
| From silver storage..... | 1,475 51 |
| From interest on loans, deposits and investments..... | 400 00 |
| From all other sources..... | 174 17 |
| | <hr/> |
| | \$22,921 50 <hr/> |

PAYMENTS**For expenses, viz.:**

| | |
|--|--------------------------|
| Salaries | \$7,672 00 |
| Taxes and repairs on building..... | 600 07 |
| Rent of building | 4,000 00 |
| Other expenses | 4,864 42 |
| | <hr/> |
| | \$17,136 49 |
| Cash on hand and in banks or other moneyed institutions December 31, 1916, after transactions of the day..... | 5,785 01 |
| | <hr/> |
| | \$22,921 50 <hr/> |

42. SECURITY SAFE DEPOSIT COMPANY OF TROY, TROY

[408 Grand street; incorporated 1908]

OFFICERS

FRANK E. NORTON, President. **JAMES O'NEIL, Vice-President.**
JAMES K. P. PINE, Vice-President. **GEO. L. HARE, Secretary.**
JOHN DON, Vice-President.

DIRECTORS

JAMES J. CHILD, **FRANK E. HOWE,** **JAMES O'NEIL,**
CHAS. CLEMINSHAW, **A. HARRIS IDE,** **JAMES K. P. PINE,**
JOHN DON, **EDWARD MURPHY, 2d,** **S. VAN SANTVOORD,**
WILLIAM B. FREAR, **GEO. A. CLUETT,** **GEORGE L. HARE,**
 FRANK E. NORTON,

FINANCIAL**RESOURCES**

| | |
|---|--------------------|
| Real estate, cost, \$58,579.10; estimated present value..... | \$58,579 10 |
| Vaults and safes, cost, \$34,173.47; estimated present value... | 34,173 47 |
| Furniture and fixtures, cost, \$1,564.65; estimated present value | 1,564 65 |
| Cash on deposit with banks and other moneyed institutions.. | 1,314 85 |
| Safe rentals due and accrued..... | 970 00 |
| Silver storage due and accrued..... | 313 00 |
| | <hr/> |
| | \$96,915 07 |

LIABILITIES

| | |
|---|--------------------|
| Capital stock | \$50,000 00 |
| Other loans | 12,000 00 |
| Other liabilities, viz.: | |
| Taxes accrued | \$520 00 |
| Accrued interest on debenture notes, not due... | 95 83 |
| Debenture notes of company outstanding..... | 23,000 00 |
| | <hr/> |
| | 23,615 83 |
| Excess of assets over liabilities..... | 11,299 24 |
| | <hr/> |
| | \$96,915 07 |

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|---|-------------------|
| Cash on hand and in banks or other moneyed institutions | |
| January 1, 1916, before transactions of the day..... | \$1,301 57 |
| From rent of safes..... | 6,086 51 |
| From silver storage..... | 547 45 |
| From interest on loans, deposits and investments..... | 24 34 |
| | <hr/> |
| | \$7,959 87 |

PAYMENTS

| | |
|---|-------------------|
| For loans paid..... | \$1,000 00 |
| For interest on bonds, loans and mortgages..... | 1,779 17 |
| For expenses, viz.: | |
| Salaries | \$1,390 00 |
| Taxes and repairs on building..... | 1,221 23 |
| Other expenses | 259 62 |
| | <hr/> |
| | 2,870 85 |
| Other payments, viz.: New safe deposit boxes..... | 995 00 |
| Cash on hand and in banks or other moneyed institutions | |
| December 31, 1916, after transactions of the day..... | 1,314 85 |
| | <hr/> |
| | \$7,959 87 |

43. THE STANDARD SAFE DEPOSIT COMPANY OF NEW YORK, NEW YORK CITY

[25 Broad street; incorporated 1901]

OFFICERS

WILLIAM C. LANE, President. WILLIAM C. COX, Treasurer.
FRANK K. STURGIS, Vice-President. JOS. M. CUNNINGHAM, Secretary.
WALTER J. BARROWS, Vice-President. S. WELLMER HANSON, Asst Secretary.

DIRECTORS

WILLIAM C. LANE, WM. D. GUTHRIE, C. C. TEGETHOFF,
FRANK K. STURGIS, WM. SHILLABER, WALTER J. BARROWS,
ALWYN BALL, JR., FRANK H. DAVIS, EDWIN M. BULKLEY.

FINANCIAL RESOURCES

| | |
|---|--------------|
| Stock and bond investments, market value..... | \$68,780 00 |
| Vaults and safes, cost, \$260,906.62; estimated present value.. | 227,352 50 |
| Cash on deposit with banks or other moneyed institutions... | 5,852 75 |
| Safe rentals due and accrued..... | 694 74 |
| | <hr/> |
| | \$302,679 99 |

LIABILITIES

| | |
|--|--------------|
| Capital stock | \$200,000 00 |
| Excess of assets over liabilities..... | 102,679 99 |
| | <hr/> |
| | \$302,679 99 |

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|---|-------------|
| Cash on hand and in banks or other moneyed institutions | |
| January 1, 1916, before transactions of the day..... | \$1,169 96 |
| From rent of safes..... | 74,988 99 |
| From silver storage..... | 866 47 |
| From warehouse storage..... | 445 35 |
| From interest on loans, deposits and investments..... | 3,498 66 |
| From all other sources, viz: | |
| Bonds called | \$12,120 00 |
| Breaking locks, sale of keys..... | 50 75 |
| | <hr/> |
| | 12,170 75 |
| | <hr/> |
| | \$93,140 18 |

PAYMENTS

| | |
|---|-------------|
| For loans paid | \$2,000 00 |
| For interest on bonds, loans and mortgages..... | 374 63 |
| For dividends to shareholders..... | 20,000 00 |
| For expenses, viz: | |
| Salaries | \$19,446 82 |
| Taxes and repairs on building..... | 4,522 60 |
| Rent of building | 12,000 00 |
| Other expenses | 7,984 63 |
| | <hr/> |
| | 43,954 05 |
| Other payments, viz: | |
| Refund of rentals | \$280 00 |
| Payment on new vault..... | 4,000 00 |
| Bonds purchased | 16,678 75 |
| | <hr/> |
| | 20,958 75 |
| Cash on hand and in banks or other moneyed institutions | |
| December 31, 1916, after transactions of the day..... | 5,852 75 |
| | <hr/> |
| | \$93,140 18 |

44. STATE SAFE DEPOSIT COMPANY, NEW YORK CITY

[378 Grand street; incorporated 1915]

OFFICERSOSCAR L. RICHARD, President.
ARNOLD KOHN, Vice-President.ALBERT I. VOORHIS, Treasurer.
WALTER L. BURCKETT, Secretary.**DIRECTORS**OSCAR L. RICHARD,
ARNOLD KOHN,

WALTER L. BURCKETT,

ALBERT I. VOORHIS,
JOHN KNEISEL.**FINANCIAL****RESOURCES**

| | |
|---|--------------|
| Stock and bond investments, market value..... | \$43,777 50 |
| Vaults and safes, cost, \$55,547.45; estimated present value... | 53,500 00 |
| Cash on deposit with banks or other moneyed institutions.... | 6,474 47 |
| Tin boxes on hand..... | 241 35 |
| | <hr/> |
| | \$103,993 32 |
| | <hr/> |

LIABILITIES

| | |
|--|--------------|
| Capital stock | \$100,000 00 |
| Excess of assets over liabilities..... | 3,993 32 |
| | <hr/> |
| | \$103,993 32 |
| | <hr/> |

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|--|-------------|
| Cash on hand and in banks or other moneyed institutions | |
| January 1, 1916, before transactions of the day..... | \$1,152 90 |
| From rent of safes | 11,987 05 |
| From interest on loans, deposits and investments..... | 2,125 00 |
| From stocks and bonds sold, par value \$40,000. Amount received therefor | 43,899 70 |
| From all other sources, viz.: Repairs of boxes and locks..... | 102 75 |
| | <hr/> |
| | \$59,267 49 |
| | <hr/> |

PAYMENTS

| | |
|---|-------------|
| For dividends to shareholders..... | \$6,000 00 |
| For expenses, viz.: | |
| Salaries | \$2,049 84 |
| Taxes and repairs on building..... | 822 83 |
| Other expenses | 945 21 |
| | <hr/> |
| | 3,817 88 |
| Other payments, viz.: | |
| Bonds purchased | \$41,870 44 |
| Safe deposit boxes..... | 854 70 |
| One safe | 250 00 |
| | <hr/> |
| | 42,975 14 |
| Cash on hand and in banks or other moneyed institutions | |
| December 31, 1916, after transactions of the day..... | 6,474 47 |
| | <hr/> |
| | \$59,267 49 |
| | <hr/> |

45. THE THIRTY-FOURTH STREET SAFE DEPOSIT COMPANY, NEW YORK CITY

[41 West Thirty-fourth street; incorporated 1904]

OFFICERS

J. ADAMS BROWN, President.

CURTIS J. BEARD, Treasurer.

DIRECTORS

J. ADAMS BROWN,
CURTIS J. BEARD,

UDO M. FLEISCHMANN,
HENRY W. SACKETT,

WILLIAM H. SEAICH,
WYLLYS TERRY.

FINANCIAL

RESOURCES

| | |
|--|--------------|
| Real estate, cost, \$269,235.22; estimated present value..... | \$337,000 00 |
| Vaults and safes, cost, \$33,664.07; estimated present value.. | 27,800 00 |
| Furniture and fixtures, cost, \$10,118.18; estimated present value | 5,000 00 |
| Cash on deposit with banks or other moneyed institutions.... | 12,167 86 |
| Cash on hand | 21 00 |
| Safe rentals due and accrued..... | 497 00 |
| Silver storage due and accrued..... | 368 81 |
| | <hr/> |
| | \$382,854 67 |

LIABILITIES

| | |
|---|--------------|
| Capital stock | \$225,000 00 |
| Loans secured by bond and mortgage..... | 100,000 00 |
| Interest due and accrued on loans..... | 1,875 00 |
| Excess of assets over liabilities..... | 55,979 67 |
| | <hr/> |
| | \$382,854 67 |

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|---|-------------|
| Cash on hand and in banks or other moneyed institutions | |
| January 1, 1916, before transactions of the day..... | \$9,514 88 |
| From rent of that portion of the building not occupied by the company | 30,000 00 |
| From rent of safes | 6,260 19 |
| From silver storage | 554 93 |
| | <hr/> |
| | \$46,330 00 |

PAYMENTS

| | |
|---|-------------|
| For interest on bonds, loans and mortgages..... | \$4,225 00 |
| For dividends to shareholders..... | 9,000 00 |
| For expenses, viz.: | |
| Salaries | \$5,431 96 |
| Taxes and repairs on building..... | 8,432 26 |
| Other expenses | 5,051 92 |
| | <hr/> |
| | 18,936 14 |
| Other payments, viz.: New safe deposit boxes..... | 1,980 00 |
| Cash on hand and in banks or other moneyed institutions | |
| December 31, 1916, after transactions of the day..... | 12,188 86 |
| | <hr/> |
| | \$46,330 00 |

46. UNION TRUST SAFE DEPOSIT COMPANY, NEW YORK CITY

[425 Fifth avenue; incorporated 1907]

OFFICERS

W. McMASTER MILLS, President. ERNEST H. COOK, Treasurer.
 RICHARD DELAFIELD, Vice-President.

DIRECTORS

RICHARD DELAFIELD, FRED DE P. FOSTER, BERNHARD BEINECKE,
 WM. M. V. HOFFMAN, W. McMASTER MILLS.

FINANCIAL**RESOURCES**

| | |
|--|--------------|
| Stock and bond investments, market value..... | \$4,000 00 |
| Vaults and safes, cost, \$146,863.27; estimated present value.. | 118,000 00 |
| Furniture and fixtures, cost, \$23,895.02; estimated present value | 13,375 00 |
| Cash on deposit with banks or other moneyed institutions.... | 3,914 86 |
| Safe rentals due and accrued | 849 40 |
| Silver storage due and accrued..... | 1,134 60 |
| | <hr/> |
| | \$141,273 86 |

LIABILITIES

| | |
|--|--------------|
| Capital stock | \$100,000 00 |
| Other loans..... | 12,500 00 |
| Other liabilities, viz.: | |
| Taxes accrued | \$745 31 |
| Salaries accrued | 612 00 |
| Safe rentals paid in advance..... | 12,695 34 |
| | <hr/> |
| | 14,052 65 |
| Excess of assets over liabilities..... | 14,721 21 |
| | <hr/> |
| | \$141,273 86 |

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|---|-------------|
| Cash on hand and in banks or other moneyed institutions | |
| January 1, 1916, before transactions of the day..... | \$2,052 21 |
| From rent of safes..... | 29,076 23 |
| From silver storage..... | 3,734 43 |
| From interest on loans, deposits and investments..... | 108 75 |
| From all other sources, viz.: Expressage..... | 279 88 |
| | <hr/> |
| | \$35,251 50 |

PAYMENTS

| | |
|---|-------------|
| For loans paid..... | \$7,500 00 |
| For interest on bonds, loans and mortgages..... | 764 54 |
| For expenses, viz.: | |
| Salaries | \$7,773 19 |
| Taxes and repairs on building..... | 1,181 18 |
| Rent of building..... | 8,000 00 |
| Other expenses | 2,067 61 |
| | <hr/> |
| | 19,021 98 |
| Other payments, viz.: | |
| Expressage | \$271 32 |
| Supplemental wage | 612 00 |
| Alterations to fixtures..... | 3,168 80 |
| | <hr/> |
| | 4,050 12 |
| Cash on hand and in banks or other moneyed institutions | |
| December 31, 1916, after transactions of the day..... | 3,914 86 |
| | <hr/> |
| | \$35,251 50 |

47. UNITED STATES SAFE DEPOSIT COMPANY, NEW YORK CITY

[32 Liberty street; incorporated 1902]

OFFICERS

J. LYNCH PENDERGAST, President. FERDINAND J. CLAUSSEN, Treasurer.
 HENRY L. SERVOSSE, Vice-President. JOSEPH ADAMS, Secretary.

DIRECTORS

NICHOLAS BIDDLE, A. J. HEMPHILL, B. AYMAR SANDS,
 CHARLES S. BROWN, WILLIAM A. JAMISON, ARTHUR TURNBULL,
 LEWIS L. CLARKE, JOHN W. PLATTEN, JAMES TIMPSON,
 DAVID L. GALLUP, MORTIMER L. SCHIFF, W. H. WILLIAMS,
 J. L. PENDERGAST.

**FINANCIAL
RESOURCES**

| | |
|---|-----------------|
| Stock and bond investments, market value..... | \$315,375 00 |
| Vaults and safes, cost, \$81,172.77; estimated present value.... | 51,500 00 |
| Furniture and fixtures, cost, \$1,168.29; estimated present value | 875 00 |
| Cash on deposit with banks or other moneyed institutions.... | 897 98 |
| Cash on hand | 100 00 |
| Safe rentals due and accrued..... | 4,652 30 |
| Silver storage due and accrued..... | 504 47 |
| Warehouse storage due and accrued..... | 1,518 77 |
| Other assets, viz: | |
| Burglar alarm service rendered..... | \$444 82 |
| Interest due on bonds..... | 6,000 00 |
| | <u>6,444 82</u> |

\$381,668 34**LIABILITIES**

| | |
|--|---------------------|
| Capital stock | \$200,000 00 |
| Expenses incurred but unpaid..... | 3,500 00 |
| Other liabilities, viz.: | |
| Reserve account for advertising..... | \$2,000 00 |
| Rentals paid in advance..... | 256 36 |
| | <u>2,256 36</u> |
| Excess of assets over liabilities..... | 175,911 98 |
| | <u>\$381,668 34</u> |

CASH TRANSACTIONS DURING THE YEAR 1916**RECEIPTS**

| | |
|---|-----------------|
| Cash on hand and in banks or other moneyed institutions | |
| January 1, 1916, before transactions of the day..... | \$323,116 51 |
| From rent of safes | 60,643 06 |
| From silver storage | 7,996 46 |
| From warehouse storage | 4,725 28 |
| From interest on loans, deposits and investments..... | 8,445 16 |
| From all other sources, viz.: | |
| Letter boxes..... | \$60 75 |
| Burglar alarm service..... | 1,887 38 |
| Cartage | 233 15 |
| | <u>2,181 28</u> |

\$407,107 75**PAYMENTS**

| | |
|---|-------------------|
| For interest on bonds, loans and mortgages..... | \$2,066 68 |
| For dividends to shareholders..... | 24,000 00 |
| For expenses, viz.: | |
| Salaries | \$20,929 00 |
| Taxes and repairs on building..... | 1,071 17 |
| Rent of building..... | 20,750 00 |
| Other expenses | 18,045 42 |
| | <u>60,795 59</u> |
| Other payments, viz.: | |
| Plant | \$3,522 50 |
| Burglar alarm plant..... | 350 00 |
| Securities | 315,375 00 |
| | <u>319,247 50</u> |

| | |
|---|---------------------|
| Cash on hand and in banks or other moneyed institutions | |
| December 31, 1916, after transactions of the day..... | 997 98 |
| | <u>\$407,107 75</u> |

**48. WOOLWORTH BUILDING SAFE DEPOSIT COMPANY,
NEW YORK CITY**

[233 Broadway; incorporated 1914]

OFFICERS

| | |
|----------------------------------|--------------------------|
| F. W. WOOLWORTH, President. | H. C. PARSON, Treasurer. |
| ROLLIN P. GRANT, Vice-President. | L. C. HAYNES, Secretary. |
| FREDERIC G. LEE, Vice-President. | |

DIRECTORS

| | | |
|------------------|---------------------|---------------------|
| F. W. WOOLWORTH, | FREDERIC G. LEE, | FRANKLIN L. HUTTON, |
| ROLLIN P. GRANT, | HUBERT T. PARSON, | L. C. HAYNES. |
| | CHAS. E. F. MCCANN, | |

FINANCIAL

RESOURCES

| | |
|---|--------------|
| Stock and bond investments, market value..... | \$18,370 67 |
| Vaults and safes, cost, \$76,700; estimated present value..... | 91,700 00 |
| Furniture and fixtures, cost, \$1,082.45; estimated present value | 1,082 45 |
| Cash on deposit with banks or other moneyed institutions... | 2,287 41 |
| Safe rentals due and accrued..... | 420 00 |
| Warehouse storage due and accrued..... | 62 00 |
| Other assets, viz.: Accrued interest..... | 376 38 |
| | <hr/> |
| | \$114,298 91 |

LIABILITIES

| | |
|---|--------------|
| Capital stock | \$100,000 00 |
| Expenses incurred but unpaid..... | 63 82 |
| Other liabilities, viz.: Taxes accrued..... | 700 00 |
| Excess of assets over liabilities..... | 13,535 09 |
| | <hr/> |
| | \$114,298 91 |

CASH TRANSACTIONS DURING THE YEAR 1916

RECEIPTS

| | |
|---|-------------|
| Cash on hand and in banks or other moneyed institutions | |
| January 1, 1916, before transactions of the day..... | \$1,635 54 |
| From rent of safes..... | 16,893 26 |
| From warehouse storage..... | 119 40 |
| From interest on loans, deposits and investments..... | 1,164 59 |
| | <hr/> |
| | \$19,812 79 |

PAYMENTS

For expenses, viz.:

| | |
|-----------------------|-------------|
| Salaries | \$4,681 42 |
| Rent of building..... | 8,499 96 |
| Other expenses | 2,641 75 |
| | <hr/> |
| | \$15,823 13 |

Other payments, viz.:

| | |
|---------------------------------|----------|
| Account investment | \$2 25 |
| Building new vault section..... | 1,700 00 |
| | <hr/> |
| | 1,702 25 |

| | |
|---|-------------|
| Cash on hand and in banks or other moneyed institutions | |
| December 31, 1916, after transactions of the day..... | 2,287 41 |
| | <hr/> |
| | \$19,812 79 |

TABULAR STATEMENT

OF THE CONDITION OF THE

Safe Deposit and Storage Companies

OF THE

STATE OF NEW YORK

FOR

January 1, 1917

[illegible]

- Includes furniture and fixtures.

*Statement of the Condition of the safe deposit companies of the State of New York on the morning of Monday,
January 1, 1917 — (Continued)*

RESOURCES — Continued

| NAMES | Cash on hand | Safe rentals due and accrued | Silver storage due and accrued | Warehouse storage due and accrued | Tin boxes on hand | Other assets | Total resources |
|---|-----------------|---------------------------------------|---|--|----------------------|-----------------|--------------------|
| Albany Safe Deposit and Storage Company, Albany | \$198 88 | \$1,451 25 | \$1,890 18 | \$297 00 | ..... | \$1,493 48 | \$121,007 81 |
| Amor Safe Deposit Company, New York | ..... | 1,029 24 | ..... | ..... | ..... | 2,159 57 | 143,316 02 |
| Atlantic Safe Deposit Company, New York | 50 00 | 1,624 50 | ..... | ..... | ..... | 1,861 04 | 137,918 48 |
| Bankers Safe Deposit Company, New York | ..... | 255 00 | ..... | 41 00 | ..... | ..... | 188,905 29 |
| Broadway Safe Deposit Company, New York | ..... | ..... | ..... | ..... | ..... | ..... | 108,863 26 |
| Broux Safe Deposit Company, New York | 156 15 | 1,233 75 | 1,550 50 | ..... | ..... | 2,160 01 | 182,569 51 |
| Brooklyn City Safe Deposit Company, Brooklyn | 125 75 | ..... | 31 00 | ..... | ..... | 891 68 | 184,249 18 |
| Central Safe Deposit Company, Ossining | ..... | 1,437 90 | 376 00 | 599 97 | ..... | ..... | 16,433 29 |
| City Safe Deposit Company of Albany, N. Y. | 20 00 | ..... | ..... | ..... | ..... | 483 74 | 80,487 87 |
| Colonial Bank Safe Deposit Company, New York | ..... | ..... | ..... | ..... | ..... | 750 00 | 103,574 90 |
| Commercial Safe Deposit Company, New York | ..... | ..... | ..... | ..... | ..... | ..... | 130,456 92 |
| Corn Exchange Safe Deposit Company, New York | ..... | ..... | ..... | ..... | ..... | 76 39 | 317,032 10 |
| County Safe Deposit Company, White Plains | ..... | 10 43 | 200 29 | ..... | ..... | 48 93 | 12,376 37 |
| Empire City Safe Deposit Company, New York | ..... | 631 50 | 411 97 | 9 00 | ..... | 373 29 | 105,646 60 |
| Empire Safe Deposit Company, New York | 100 00 | 438 33 | 619 25 | ..... | ..... | ..... | 106,206 73 |
| Equitable Safe Deposit Company of New York, The | 50 00 | 3,525 00 | ..... | ..... | ..... | 317 49 | 156,711 21 |
| Farmers Safe Deposit Company, The, New York | ..... | 2,574 72 | 151 83 | ..... | ..... | ..... | 111,667 46 |
| Fifth Avenue Safe Deposit Company, New York | ..... | ..... | ..... | ..... | ..... | ..... | 140,010 20 |
| Franklin Safe Deposit Company, Brooklyn | ..... | ..... | ..... | ..... | ..... | ..... | 118,974 50 |
| Garfield Safe Deposit Company, New York | 14 85 | 3,914 75 | 3,751 83 | 342 79 | ..... | ..... | 161,949 48 |
| Greenwich Safe Deposit Company, New York | ..... | 1,074 00 | ..... | ..... | ..... | ..... | 101,680 44 |
| Guaranty Safe Deposit Company, New York | ..... | 3,010 00 | ..... | ..... | ..... | 530 67 | 129,141 36 |
| Hanover Safe Deposit Company, New York | ..... | 377 50 | ..... | ..... | ..... | ..... | 203,319 74 |
| Hudson Safe Deposit Company, New York | 895 57 | 50 00 | ..... | ..... | ..... | ..... | 135,461 49 |
| Kulcherbocker Safe Deposit Company, New York | ..... | 10,935 26 | 18,071 63 | 139,386 43 | ..... | ..... | 151,699 80 |
| Lincoln Safe Deposit Company, New York | 700 00 | 2,370 00 | ..... | 150 00 | ..... | ..... | 2,276,513 19 |
| Long Island Safe Deposit Company, Brooklyn | ..... | 544 25 | 1,018 45 | ..... | ..... | 2,500 00 | 120,822 04 |
| Madison Safe Deposit Company, New York | ..... | 12,245 21 | ..... | ..... | ..... | 668 54 | 116,068 68 |
| Mercantile Safe Deposit Company, New York | 240 00 | 4,538 23 | 1,981 98 | ..... | ..... | 3,075 86 | 394,158 25 |
| Metropolitan Safe Deposit Company, New York | 322 26 | 1,176 00 | 327 00 | ..... | ..... | 3,500 44 | 117,777 24 |
| Mount Vernon Safe Deposit Company, Mount Vernon | ..... | ..... | ..... | ..... | ..... | ..... | 20,206 74 |
| New Madison Lane Safe Deposit Company, New York | 43 53 | 1,755 90 | ..... | ..... | ..... | ..... | 112,978 81 |

| | | | | | | | | | |
|--|------------|-------------|-------------|--------------|----------|-------------|----------------|-------|------------|
| New Rochelle Safe Deposit Company, New Rochelle..... | | | | 908 33 | | | | | 21,616 |
| New York Produce Exchange Safe Deposit and Storage Company, New York..... | | | | 265 50 | | | | | |
| New York Stock Exchange Safe Deposit Company, New York..... | 100 00 | | | | | | | | |
| Oswego Safe Deposit Company, Oswego..... | | | | | | | | | 136,574 99 |
| Powder City Safe Deposit Corporation, Niagara Falls..... | | | | | | | | | 199,453 19 |
| Rochland County Safe Deposit Company, Newark..... | 147 00 | | | | | | | | 21,008 33 |
| Salem Safe Deposit Company of New York, New York..... | 150 00 | | | 40 00 | | | | | 15,648 43 |
| Security Safe Deposit Company of Brooklyn..... | 200 00 | | | | | | | 37 50 | 11,700 56 |
| Security Safe Deposit Company, Buffalo..... | 27 84 | | | | | | | | 194,999 99 |
| Security Safe Deposit Company of Troy..... | 587 56 | | | | | | | | 118,326 86 |
| Standard Safe Deposit Company, New York..... | 267 84 | | | | | | | | 170,702 19 |
| State Safe Deposit Company, New York..... | | | | | | | | | 90,915 07 |
| Third-fourth Street Safe Deposit Company, New York..... | 21 00 | | | | | \$241 35 | | | 202,679 99 |
| Union Trust Safe Deposit Company, New York..... | | | | | | | | | 103,963 33 |
| United States Safe Deposit Company, New York..... | 100 00 | | | | | | | | 382,554 67 |
| Woodworth Building Safe Deposit Company, New York..... | | | | | | | | | 141,773 86 |
| Totals..... | \$3,662 93 | \$65,710 06 | \$34,419 64 | \$142,376 96 | \$241 35 | \$39,115 79 | \$8,900,505 99 | | |

† Includes warehouse storage.

*Statement of the condition of the safe deposit companies of the State of New York on the morning of Monday,
January 1, 1917 — (Concluded)*

| NAMES | LIABILITIES | | | | | | |
|---|--------------|-----------------------------------|--------------------------------------|-------------|-----------------------------------|------------------------------|-------------------|
| | Capital | Excess of assets over liabilities | Loans secured by bonds and mortgages | Other loans | Interest due and accrued on loans | Expenses incurred but unpaid | Other liabilities |
| Albany Safe Deposit and Storage Company, Albany..... | \$90,000 00 | \$30,969 81 | ..... | ..... | ..... | ..... | \$131,007 81 |
| Astor Safe Deposit Company, New York..... | 100,000 00 | 37,453 31 | ..... | ..... | ..... | \$481 20 | 145,316 02 |
| Atlantic Safe Deposit Company, New York..... | 100,000 00 | 57,763 43 | ..... | ..... | ..... | 155 06 | 157,918 46 |
| Bankers Safe Deposit Company, New York..... | 100,000 00 | 88,906 29 | ..... | ..... | ..... | ..... | 188,906 29 |
| Broadway Safe Deposit Company, New York..... | 100,000 00 | 8,863 26 | ..... | ..... | ..... | ..... | 108,863 26 |
| Brooklyn Safe Deposit Company, New York..... | 100,000 00 | 11,519 51 | ..... | ..... | ..... | ..... | 131,569 51 |
| Brooklyn City Safe Deposit Company, Brooklyn..... | 100,000 00 | 28,792 24 | \$70,000 00 | ..... | \$1,060 00 | ..... | 134,249 18 |
| Central Safe Deposit Company, Oustine..... | 10,000 00 | 6,271 29 | ..... | ..... | ..... | 15 90 | 16,433 29 |
| City Safe Deposit Company of Albany, N. Y..... | 50,000 00 | 30,457 87 | ..... | ..... | ..... | 163 00 | 90,457 87 |
| Colonial Bank Safe Deposit Company, New York..... | 100,000 00 | 3,574 90 | ..... | ..... | ..... | ..... | 103,574 90 |
| Commercial Safe Deposit Company, New York..... | 100,000 00 | 30,458 92 | ..... | ..... | ..... | ..... | 130,458 92 |
| Corn Exchange Safe Deposit Company, White Plains..... | 300,000 00 | 12,052 10 | ..... | ..... | ..... | ..... | 317,052 10 |
| County Safe Deposit Company, New York..... | 10,000 00 | 2,376 37 | ..... | ..... | ..... | ..... | 12,376 37 |
| Empire City Safe Deposit Company, New York..... | 100,000 00 | 6,646 60 | ..... | ..... | ..... | ..... | 106,646 60 |
| Empire State Safe Deposit Company, New York..... | 100,000 00 | 3,456 90 | ..... | ..... | ..... | ..... | 106,205 73 |
| Equitable Safe Deposit Company of New York, This..... | 150,000 00 | 6,711 21 | ..... | ..... | ..... | ..... | 156,711 21 |
| Farmers Safe Deposit Company, This, New York..... | 100,000 00 | 6,005 33 | ..... | ..... | ..... | ..... | 5,983 13 |
| Fifth Avenue Safe Deposit Company, New York..... | 100,000 00 | 35,843 53 | ..... | ..... | ..... | ..... | 111,667 46 |
| Franklin Safe Deposit Company, Brooklyn..... | 100,000 00 | 18,974 50 | ..... | ..... | ..... | ..... | 140,010 20 |
| Garfield Safe Deposit Company, New York..... | 150,000 00 | 8,155 16 | ..... | ..... | ..... | 337 50 | 118,974 50 |
| Greenwich Safe Deposit Company, New York..... | 100,000 00 | 1,580 44 | ..... | ..... | ..... | ..... | 101,949 48 |
| Guaranty Safe Deposit Company, New York..... | 100,000 00 | 14,490 15 | ..... | ..... | ..... | ..... | 101,680 44 |
| Hanover Safe Deposit Company, New York..... | 200,000 00 | 3,319 74 | ..... | ..... | ..... | ..... | 129,141 26 |
| Hudson Safe Deposit Company, New York..... | 100,000 00 | 35,461 49 | ..... | ..... | ..... | ..... | 203,319 74 |
| Kalckreuther Safe Deposit Company, New York..... | 100,000 00 | 51,699 80 | ..... | ..... | ..... | ..... | 133,461 49 |
| Lincoln Safe Deposit Company, New York..... | 1,000,000 00 | 769,197 94 | ..... | ..... | ..... | ..... | 181,599 80 |
| Long Island Safe Deposit Company, Brooklyn..... | 100,000 00 | 9,779 53 | ..... | ..... | ..... | ..... | 2,376,513 19 |
| Madison Safe Deposit Company, New York..... | 100,000 00 | 15,902 72 | ..... | ..... | ..... | ..... | 190,232 04 |
| Merrimack Safe Deposit Company, New York..... | 300,000 00 | 32,759 26 | ..... | ..... | ..... | ..... | 116,068 68 |
| Metropolitan Safe Deposit Company, New York..... | 100,000 00 | 9,824 32 | ..... | ..... | ..... | ..... | 384,168 28 |
| Mount Vernon Safe Deposit Company, Mount Vernon..... | 10,000 00 | 9,596 74 | ..... | ..... | ..... | ..... | 117,777 24 |
| New Malden Lane Safe Deposit Company, New York..... | 100,000 00 | 12,706 81 | ..... | ..... | ..... | ..... | 30,290 74 |
| | | | | \$2,000 00 | 40 00 | 172 74 | 2,376,513 19 |
| | | | | 700 00 | ..... | ..... | 10,443 51 |
|  |  |  |  | ..... | ..... | ..... | 133 06 |
|  |  |  |  | ..... | ..... | ..... | 81,428 97 |
|  |  |  |  | ..... | ..... | ..... | 5,740 18 |
|  |  |  |  | ..... | ..... | ..... | 267 00 |
|  |  |  |  | ..... | ..... | ..... | 112,973 81 |

| | | | | | | | | |
|---|----------------|----------------|--------------|-------------|------------|-------------|--------------|----------------|
| New Rochelle Safe Deposit Company, New Rochelle..... | 10,000 00 | 11,616 14 | ..... | ..... | ..... | ..... | ..... | 21,616 14 |
| New York Produce Exchange Safe Deposit and Storage Company, New York..... | 150,000 00 | 60,112 83 | ..... | ..... | ..... | ..... | ..... | 215,574 99 |
| New York Stock Exchange Safe Deposit Company, New York..... | 100,000 00 | 39,653 19 | ..... | ..... | ..... | ..... | ..... | 139,653 19 |
| Outing Safe Deposit Company, Ossining..... | 20,000 00 | 508 53 | ..... | ..... | ..... | ..... | ..... | 21,008 53 |
| Power City Safe Deposit Corporation, Niagara Falls..... | 15,000 00 | 648 43 | ..... | ..... | ..... | ..... | ..... | 15,648 43 |
| Rockland County Safe Deposit Company, Nyack..... | 10,000 00 | 1,790 56 | ..... | ..... | ..... | ..... | ..... | 11,790 56 |
| Sale Deposit Company of New York, New York..... | 100,000 00 | 94,965 99 | ..... | ..... | ..... | ..... | ..... | 194,965 99 |
| Security Safe Deposit Company of Brooklyn..... | 100,000 00 | 9,463 34 | ..... | ..... | ..... | ..... | ..... | 109,463 34 |
| Security Safe Deposit Company, Buffalo..... | 150,000 00 | 20,661 83 | ..... | ..... | ..... | ..... | ..... | 170,661 83 |
| Security Safe Deposit Company of Troy..... | 50,000 00 | 11,299 24 | ..... | ..... | ..... | ..... | ..... | 61,299 24 |
| Standard Safe Deposit Company, New York..... | 200,000 00 | 102,679 99 | ..... | ..... | ..... | ..... | ..... | 302,679 99 |
| State Safe Deposit Company, New York..... | 100,000 00 | 3,993 32 | ..... | ..... | ..... | ..... | ..... | 103,993 32 |
| Thirty-fourth Street Safe Deposit Company, New York..... | 225,000 00 | 65,979 67 | ..... | ..... | ..... | ..... | ..... | 290,979 67 |
| Union Trust Safe Deposit Company, New York..... | 100,000 00 | 14,721 21 | ..... | ..... | ..... | ..... | ..... | 114,721 21 |
| United States Safe Deposit Company, New York..... | 200,000 00 | 175,911 96 | ..... | ..... | ..... | ..... | ..... | 375,911 96 |
| Woolworth Building Safe Deposit Company, New York..... | 100,000 00 | 13,535 09 | ..... | ..... | ..... | ..... | ..... | 113,535 09 |
| Totals..... | \$6,000,000 00 | \$2,016,041 30 | \$670,000 00 | \$27,200 00 | \$5,402 50 | \$10,733 97 | \$171,127 72 | \$8,900,503 99 |

REPORTS
OF
SECURITIES COMPANIES

[611]

EQUITABLE SECURITIES COMPANY, NEW YORK CITY

[24 Broad street; organized 1894]

ASSETS

| | |
|---|----------------------|
| Loans secured by first liens on real estate | \$4, 100 00 |
| Stocks and bonds | \$91, 325 88 |
| Other real estate | 108, 889 63 |
| Cash | 72, 357 22 |
| Other assets, viz.: | |
| Bills receivable | \$28, 140 00 |
| Demand loans | 362, 194 16 |
| Accounts receivable | 5, 627 00 |
| Accrued interest | 8, 159 23 |
| | <u>404, 120 39</u> |
| Total | <u>\$980, 793 12</u> |

LIABILITIES

| | |
|------------------------------|----------------------|
| Capital stock paid in | \$961, 400 00 |
| Undivided profits | 17, 295 05 |
| Other liabilities, viz.: | |
| Debenture certificates | \$123 07 |
| Taxes accrued | 1, 975 00 |
| | <u>2, 098 07</u> |
| Total | <u>\$980, 793 12</u> |

When organized: 1894.

Under what State laws: New York.

Principal place of business: 24 Broad street, New York City.

Authorized amount of capital: \$1,000,000.

Amount of capital subscribed: \$961,400.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$300, 3 shares.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral? None.

Rates of dividends for past five years: \$37,500 in 1912; \$17,000 in 1913; 6 per cent. on preferred in 1914 and 1915; none in 1916.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? No loans made.

State the sections of country in which loans are made, giving the principal counties: None.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: None.

Total amount of loans paid: None.

Total amount of loans unpaid and outstanding: Guaranteed, none. Unguaranteed, none.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No. How much have you so advanced? None.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: None.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

..

Amount of securities sold in New York State for the past year? None.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debenture (if more than one class, state series certified to by each): All debentures retired.

OFFICERS AND DIRECTORS

| | |
|-------------------------|-----------------------|
| N. S. MELDRUM..... | <i>President</i> |
| H. R. DENNIS..... | <i>Vice-President</i> |
| E. G. WOODLING..... | <i>Secretary</i> |
| N. S. MELDRUM..... | <i>Director</i> |
| H. R. DENNIS..... | <i>Director</i> |
| E. G. WOODLING..... | <i>Director</i> |
| WM. W. MILLER..... | <i>Director</i> |
| JAMES A. BLAIR, JR..... | <i>Director</i> |

INVESTMENT SECURITIES COMPANY, NEW YORK CITY

[37 Wall street; organised 1895]

ASSETS

| | |
|--|--------------|
| Stocks and bonds..... | \$637,933 33 |
| Other real estate..... | 88,396 69 |
| Due from banks and bankers..... | 24,268 57 |
| Other assets, viz.: Adjustment accounts..... | 458,263 10 |

| | |
|-------------|-----------------------|
| Total | <u>\$1,208,861 69</u> |
|-------------|-----------------------|

LIABILITIES

| | |
|---|--------------|
| Capital stock paid in..... | \$637,933 33 |
| Debenture bonds outstanding..... | 570,669 13 |
| Other liabilities, viz.: Distribution awaiting presentation of certificates | 259 23 |

| | |
|-----------------|-----------------------|
| Total | <u>\$1,208,861 69</u> |
|-----------------|-----------------------|

When organized: April 23, 1895. Under what State laws: New York.

Principal place of business: 37 Wall street, New York City.

Authorized amount of capital: \$2,500,000. Amount of capital subscribed: \$637,933.33.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? None.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: None.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Make no loans.

State the sections of country in which loans are made, giving the principal counties: New Mexico.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: Nothing.

Total amount of loans paid: \$728,650.57.

Total amount of loans unpaid and outstanding: Guaranteed, none; unguaranteed, none.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: None.

Is the company subject to examination by local State officers? No.

Amount of securities sold in New York State for the past year: None.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: \$570,669.13.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? No outstanding guaranteed mortgages. Assets in liquidation for benefit of debenture holders.

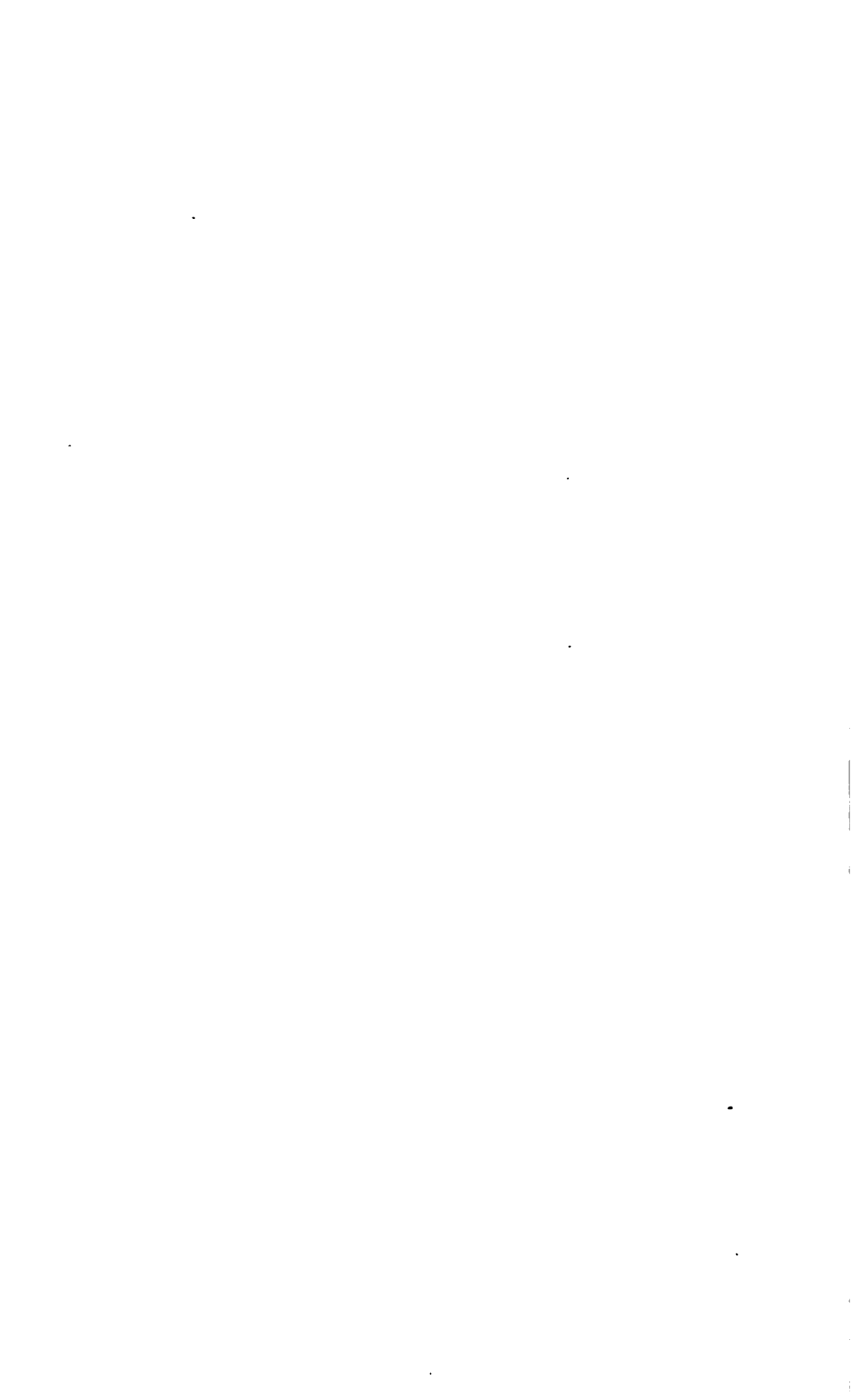
Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

| | |
|----------------------|-----------------------|
| HERMAN DOWD | <i>President</i> |
| R. R. HUNTER..... | <i>Vice-President</i> |
| F. W. BLACK..... | <i>Treasurer</i> |
| H. J. COOK..... | <i>Secretary</i> |
| CARLETON BUNCE | <i>Director</i> |
| J. L. DEROSSET..... | <i>Director</i> |
| HERMAN DOWD | <i>Director</i> |
| R. R. HUNTER..... | <i>Director</i> |
| F. W. BLACK..... | <i>Director</i> |
| H. J. COOK..... | <i>Director</i> |

REPORTS
OF
INVESTMENT COMPANIES

[617]



BANKERS COMMERCIAL CORPORATION, NEW YORK CITY

[14 Wall street; organized 1916]

ASSETS

| | |
|------------------------------|------------------------------|
| Stocks and bonds..... | \$90,000 00 |
| Furniture and fixtures..... | 2,062 11 |
| Due from sundry persons..... | 1,912,909 37 |
| Cash | 346,752 49 |
| Other assets, viz.: | |
| Bond, State of New York..... | \$1,052 50 |
| Interest receivable | 16,756 02 |
| Insurance paid | 3,192 93 |
| | <u>21,001 45</u> |
| Total | <u>\$2,372,715 42</u> |

LIABILITIES

| | |
|----------------------------------|------------------------------|
| Capital stock paid in..... | \$500,000 00 |
| Surplus fund | 53,486 51 |
| Bills payable | 1,085,391 33 |
| Debenture bonds outstanding..... | 600,000 00 |
| Other liabilities, viz.: | |
| Contingent deferred payment..... | \$126,532 79 |
| Accrued interest | 7,804 79 |
| | <u>133,837 58</u> |
| Total | <u>\$2,372,715 42</u> |

When organized: February 14, 1916. Under what State laws: New York.

Principal place of business: 14 Wall street, New York City, N. Y.

Authorized amount of capital: \$500,000. Amount of capital subscribed: \$500,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$232,500.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: 4 per cent. paid December 31, 1916.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: All sections of United States.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$3,419,947.70.

Total amount of loans paid: \$507,038.33.

Total amount of loans unpaid and outstanding: Guaranteed, \$2,912,909.37.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: None.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: \$131,000.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of collateral trust notes certified: \$600,000.

Less amount on hand and with agents: \$510,000.

Total liability for collateral trust notes as per statement: \$900,000.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each): Series No. 1, Guaranty Trust Co. Series No. C1, Central Trust Co. of Illinois.

OFFICERS AND DIRECTORS

| | |
|-----------------------|---------------------------------|
| GEORGE G. FOSTER..... | <i>President</i> |
| R. A. CRANDALL..... | <i>Vice-President</i> |
| J. A. BOWER..... | <i>Vice-Pres. and Secretary</i> |
| D. C. McCORA..... | <i>Vice-President</i> |
| A. L. SCHEUER..... | <i>Treasurer</i> |
| FRANKLIN EUKER..... | <i>Assistant Secretary</i> |
| J. A. BOWER..... | <i>Director</i> |
| R. A. CRANDALL..... | <i>Director</i> |
| GEORGE G. FOSTER..... | <i>Director</i> |
| WM. T. GRAHAM..... | <i>Director</i> |
| A. L. SCHEUER..... | <i>Director</i> |
| J. H. SHALE..... | <i>Director</i> |

FIRST MORTGAGE GUARANTEE COMPANY, LONG ISLAND CITY

[Bridge Plaza, north; organized 1911]

ASSETS

| | |
|--|--------------|
| Loans secured by first liens on real estate..... | \$422,250 00 |
| Stocks and bonds | 1,057 50 |
| Other real estate | 125,155 74 |
| Furniture and fixtures..... | 3,719 52 |
| Due from sundry persons..... | 5,157 58 |
| Cash | 116,196 66 |
| Other assets, viz.: | |

| | |
|--|-------------------|
| Interest accrued on bonds and mortgages..... | \$54,076 78 |
| Mortgage certificates unissued..... | 48,575 00 |
| Real estate contract..... | 3,359 37 |
| | <u>106,011 15</u> |

Total \$779,548 15

LIABILITIES

| | |
|-----------------------------------|--------------|
| Capital stock paid in..... | \$500,000 00 |
| Surplus fund | 125,000 00 |
| Undivided profits | 48,778 17 |
| Deposits awaiting investment..... | 20,080 75 |

Other liabilities, viz.:

| | |
|--|------------------|
| Interest accrued on bonds and mortgages..... | \$33,364 23 |
| Reserve for building loans..... | 43,325 00 |
| | <u>76,689 23</u> |

Total \$779,548 15

When organized: March 1, 1911.

Under what State laws: New York.

Principal place of business: Bridge Plaza, North, Borough of Queens, New York City.

Authorized amount of capital: \$500,000.

Amount of capital subscribed: \$500,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? 158 shares, \$15,800.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: $5\frac{1}{2}$ per cent., July 1, 1912; 6 per cent. from January 1, 1913, to July 1, 1914.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: Kings, Nassau and Queens counties, New York State.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$4,675,335.

Total amount of loans paid: \$1,904,100.

Total amount of loans unpaid and outstanding: Guaranteed, \$2,348,985; unguaranteed, \$422,250.

Number and amount of loans extended the past two years: 93—\$555,865.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: 3—\$117,950.

Total amount in process of foreclosure: None.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: \$892,560.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debentures securities? None.

Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

| | |
|----------------------------|----------------------------|
| H. PUSHAE WILLIAMS..... | <i>President</i> |
| CLINTON R. JAMES..... | <i>Vice-President</i> |
| HAMILTON A. HIGBIE..... | <i>Assistant Treasurer</i> |
| ARVINE C. LEACH..... | <i>Secretary</i> |
| JULES S. BAOHE..... | <i>Director</i> |
| PAUL BONYNGE..... | <i>Director</i> |
| CYRIL CRIMMINS..... | <i>Director</i> |
| STEWART W. EAMES..... | <i>Director</i> |
| JOHN J. HALLERAN..... | <i>Director</i> |
| F. COVERT HULST..... | <i>Director</i> |
| CLINTON R. JAMES..... | <i>Director</i> |
| JOHN F. JAMES..... | <i>Director</i> |
| CHARLES H. JONES..... | <i>Director</i> |
| JOHN A. LEACH..... | <i>Director</i> |
| JOSEPH T. McMAHON..... | <i>Director</i> |
| MORGAN J. O'BRIEN, Jr..... | <i>Director</i> |
| SAMUEL RIKER, Jr..... | <i>Director</i> |
| H. PUSHAE WILLIAMS..... | <i>Director</i> |
| WILLIAM H. WILLIAMS..... | <i>Director</i> |

GUARANTEED MORTGAGE COMPANY OF NEW YORK, NEW YORK CITY

[200 Broadway; organized 1909]

ASSETS

| | |
|--|---------------------|
| Loans secured by first liens on real estate..... | \$380,112 50 |
| Stocks and bonds..... | 98,140 00 |
| Other real estate..... | 34,145 14 |
| Foreclosure account..... | 16,000 00 |
| Due from banks and bankers..... | 26,107 73 |
| Other assets, viz.: | |
| Accrued interest on mortgages..... | \$4,406 29 |
| Accrued interest on bonds..... | 844 13 |
| Accrued premiums..... | 2,726 06 |
| | <u>7,976 48</u> |
| Total..... | \$562,481 85 |

LIABILITIES

| | |
|-------------------------------|---------------------|
| Capital stock paid in..... | \$375,000 00 |
| Surplus fund..... | 125,000 00 |
| Guaranty fund..... | 2,637 46 |
| Undivided profits..... | 27,155 17 |
| Premiums..... | 1,360 38 |
| Bills payable..... | 2,500 00 |
| Dividends unpaid..... | 7,500 00 |
| Other liabilities, viz.: | |
| Accounts payable..... | \$20,147 92 |
| Accrued interest payable..... | 1,180 92 |
| | <u>21,328 84</u> |
| Total..... | \$562,481 85 |

When organized: June 22, 1909. Under what State laws, New York.

Principal place of business: 200 Broadway, New York City.

Authorized amount of capital: \$375,000. Amount of capital subscribed, \$375,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$107,300.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: 1912, 7½ per cent.; 1913, 8 per cent.; 1914, 8 per cent.; 1915, 8 per cent.; 1916, 8 per cent.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes; except examinations are made by officers who do not receive salaries.

State the sections of country in which loans are made, giving the principal counties: Bronx and New York counties, State of New York.

State the number and amount of mortgages with interest six months or more in arrears: 1—\$1,648.

Total amount loaned to date: \$6,125,162.50.

Total amount of loans paid: \$2,190,600.

Total amount of loans unpaid and outstanding: Guaranteed, \$3,538,450; unguaranteed, \$396,112.50.

Number and amount of loans extended the past two years: 105—\$1,518,450.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: 8 — \$67,100.

Total amount in process of foreclosure: \$16,000.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: \$866,318.75.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

| | |
|-----------------------------|-----------------------|
| JOHN E. EUSTIS..... | <i>President</i> |
| AUGUSTUS B. CARRINGTON..... | <i>Vice-President</i> |
| JOSEPH H. SPAFFORD..... | <i>Vice-President</i> |
| CHARLES L. ACKER..... | <i>Treasurer</i> |
| JAMES B. TURK..... | <i>Secretary</i> |
| JOHN E. EUSTIS..... | <i>Director</i> |
| AUGUSTUS B. CARRINGTON..... | <i>Director</i> |
| JOSEPH H. SPAFFORD..... | <i>Director</i> |
| CHARLES L. ACKER..... | <i>Director</i> |
| JAMES B. TURK..... | <i>Director</i> |
| GEORGE A. BRINKERHOFF..... | <i>Director</i> |
| GEORGE D. CARRINGTON..... | <i>Director</i> |
| JAMES L. BENNETT..... | <i>Director</i> |
| FRANKLIN P. DURYEA..... | <i>Director</i> |
| RUSSELL FROST..... | <i>Director</i> |
| GEORGE B. HARDIE..... | <i>Director</i> |
| HENRY A. INGRAHAM..... | <i>Director</i> |
| ALFRED L. LANE..... | <i>Director</i> |
| WILBUR F. RANDALL..... | <i>Director</i> |
| JOHN L. SHEA..... | <i>Director</i> |
| HERBERT B. SHONK..... | <i>Director</i> |
| MAJOR A. WHITE..... | <i>Director</i> |

GUARANTY SECURITIES CORPORATION, NEW YORK CITY

[120 Broadway; organized 1916]

ASSETS

| | |
|-----------------------------------|------------|
| Loans on collateral security..... | \$7,925 40 |
| Stocks and bonds..... | 360,875 58 |
| Furniture and fixtures..... | 24,068 04 |
| Due from sundry persons..... | 23,831 53 |
| Cash on hand and in banks..... | 942,937 75 |
| Other assets, viz: | |

| | |
|--|---------------------|
| Bills receivable on hand; notes and acceptances in trust and interest earned thereon but unpaid..... | \$3,714,201 53 |
| Prepaid discount on debentures and collateral trust notes..... | 41,622 85 |
| | <u>3,755,824 40</u> |

Total \$5,115,462 70

LIABILITIES

| | |
|---|----------------|
| Capital stock paid in..... | \$1,000,000 00 |
| Surplus fund..... | 13,587 76 |
| Debenture bonds outstanding..... | 2,900,000 00 |
| Interest paid in advance by borrowers..... | 199 01 |
| Certificates of deposit bearing interest..... | 82,788 08 |

Other liabilities, viz:

| | |
|---|---------------------|
| Deferred certificates and interest accrued.... | \$1,082,461 38 |
| Accounts payable, insurance premiums and current purchases of equipment, stationery, etc. | 20,844 87 |
| Reserve for contingencies..... | 35,582 10 |
| | <u>1,118,887 85</u> |

Total \$5,115,462 70

When organized: March 20, 1916. Under what State laws, New York State.

Principal place of business: 120 Broadway, New York City.

Authorized amount of capital: \$1,000,000. Amount of capital subscribed, \$1,000,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$105,400.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: None.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: New York and Westchester counties, New York State.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$29,010.58.

Total amount of loans paid: \$21,085.18.

Total amount of loans unpaid and outstanding: Guaranteed, \$7,925.40.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: None.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: \$6,585,000.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: \$7,780,000.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: \$2,900,000.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each): Metropolitan Trust Company, National Trust Company, Ltd.

OFFICERS AND DIRECTORS

| | |
|-----------------------------|-------------------------------|
| GEORGE C. VAN TUYL, JR..... | <i>President</i> |
| E. S. MADDOCK..... | <i>Vice-President</i> |
| J. ALEXANDER..... | <i>Secretary</i> |
| E. A. MADDOCK..... | <i>Treasurer</i> |
| F. A. FRANKLIN..... | <i>Asst. Sec'y and Treas.</i> |
| F. C. CHANDLER..... | <i>Director</i> |
| J. D. DORT..... | <i>Director</i> |
| P. FITZPATRICK..... | <i>Director</i> |
| CHARLES P. HOWLAND..... | <i>Director</i> |
| D. R. McLENNAN..... | <i>Director</i> |
| E. S. MADDOCK..... | <i>Director</i> |
| T. G. MEACHEM..... | <i>Director</i> |
| STANLEY ROBERTS..... | <i>Director</i> |
| A. P. SLOAN, JR..... | <i>Director</i> |
| GEORGE C. VAN TUYL, JR..... | <i>Director</i> |
| JOHN N. WILLYS..... | <i>Director</i> |
| J. ALEXANDER..... | <i>Director</i> |

HOME MORTGAGE INVESTMENT COMPANY OF NEW YORK,
BROOKLYN

[383 Jay street; organized 1911]

ASSETS

| | |
|---|--------------|
| Loans secured by first liens on real estate..... | \$177,030 00 |
| Loans secured by second liens on real estate..... | 12,980 57 |
| Loans on collateral security..... | 6,050 00 |
| Loans on personal security..... | 500 00 |
| Stocks and bonds..... | 1,000 00 |
| Cash..... | 6,361 86 |
| Other assets, viz.: Accrued interest..... | 2,325 76 |

| | |
|-------------|---------------------|
| Total | <u>\$206,228 19</u> |
|-------------|---------------------|

LIABILITIES

| | |
|--|--------------|
| Capital stock paid in..... | \$100,000 00 |
| Surplus fund..... | 50,000 00 |
| Undivided profits..... | 309 16 |
| Certificates of deposit bearing interest..... | 55,688 37 |
| Other liabilities, viz.: Accrued interest..... | 330 66 |

| | |
|-------------|---------------------|
| Total | <u>\$206,228 19</u> |
|-------------|---------------------|

When organized: February 2, 1911.

Under what State laws: New York.

Principal place of business: 383 Jay street, Brooklyn.

Authorized amount of capital: \$100,000.

Amount of capital subscribed: \$100,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$1,500.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: 1912, 9 per cent.; 1913, 8¼ per cent.; 1914, 7 per cent.; 1915, 7½ per cent.; 1916, 8 per cent.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: Kings and Queens counties, New York State.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$8,010,906.26.

Total amount of loans paid: \$7,814,365.69.

Total amount of loans unpaid and outstanding: Guaranteed, \$189,990.57; unguaranteed, \$6,550.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: \$150.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: \$1,491,062.68.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

| | |
|---------------------------|-----------------------|
| EDWARD S. BANCROFT..... | <i>President</i> |
| HARRY GRATTAN | <i>Vice-President</i> |
| HENRY B. DAVENPORT..... | <i>Treasurer</i> |
| DWIGHT COMSTOCK | <i>Secretary</i> |
| ALEXANDER G. CALDER..... | <i>Director</i> |
| THOMAS W. RUTHERFORD..... | <i>Director</i> |
| EDWARD S. BANCROFT..... | <i>Director</i> |
| HARRY GRATTAN | <i>Director</i> |
| HENRY B. DAVENPORT..... | <i>Director</i> |
| DWIGHT COMSTOCK | <i>Director</i> |

HUDSON MORTGAGE COMPANY, NEW YORK CITY

[135 Broadway; organized 1906]

ASSETS

| | |
|---|---------------------|
| Loans secured by first liens on real estate..... | \$22,800 00 |
| Loans secured by second liens on real estate..... | 2,000 00 |
| Stocks and bonds..... | 1,125 00 |
| Other real estate..... | 613,188 32 |
| Due from branch offices and agents..... | 3,946 41 |
| Due from sundry persons..... | 2,001 82 |
| Due from banks and bankers..... | 4,071 80 |
| Other assets, viz: Accrued interest..... | 264,67 |
| Total | <u>\$649,398 02</u> |

LIABILITIES

| | |
|----------------------------------|---------------------|
| Capital stock paid in..... | \$100,000 00 |
| Undivided profits | 37,492 74 |
| Other liabilities, viz: | |
| Accrued interest..... | \$8,063 70 |
| Reserve for taxes..... | 330 00 |
| Bonds and mortgages payable..... | <u>503,571 58</u> |
| | 511,965 28 |
| Total | <u>\$649,398 02</u> |

When organized: March 26, 1906.

Under what State laws: New York.

Principal place of business: 135 Broadway, New York.

Authorized amount of capital: \$100,000.

Amount of capital subscribed: \$100,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$57,100.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: None.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? All examinations are made by the officers and members of the board of directors personally.

State the sections of country in which loans are made, giving the principal counties: New York city.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$4,597,191.02.

Total amount of loans paid: \$4,572,391.02.

Total amount of loans unpaid and outstanding: Guaranteed, \$12,800; unguaranteed, \$12,000.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: None.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: None.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

| | |
|---------------------------|-------------------------------------|
| WM. N. HARTE..... | <i>President</i> |
| GARDINER TROWBRIDGE | <i>Vice-President</i> |
| CYRIL H. BURDETT..... | <i>Treasurer</i> |
| HERBERT MARPLES | <i>Secretary</i> |
| GERHARD KUHNE | <i>Asst. Sec'y and Asst. Treas.</i> |
| WM. F. CLARE..... | <i>Director</i> |
| JAMES A. TROWBRIDGE..... | <i>Director</i> |
| WM. N. HARTE..... | <i>Director</i> |
| GARDINER TROWBRIDGE | <i>Director</i> |
| CYRIL H. BURDETT..... | <i>Director</i> |
| HERBERT MARPLES | <i>Director</i> |
| GERHARD KUHNE | <i>Director</i> |

**LONG ISLAND BOND AND MORTGAGE GUARANTEE COMPANY,
JAMAICA.**

[375 Fulton street; organized 1905]

ASSETS

| | |
|--|---------------------|
| Loans secured by first liens on real estate..... | \$203,625 00 |
| Stocks and bonds..... | 993 75 |
| Other real estate..... | 48,205 79 |
| Due on uncompleted loans..... | 41,325 00 |
| Cash..... | 68,428 70 |
| Total | \$362,578 24 |

LIABILITIES

| | |
|-----------------------------------|---------------------|
| Capital stock paid in..... | \$200,000 00 |
| Surplus fund..... | 100,000 00 |
| Undivided profits..... | 14,297 30 |
| Due borrowers on loans made..... | 41,325 00 |
| Other liabilities, viz.: | |
| Property sold under contract..... | \$255 94 |
| Special reserve fund..... | 6,700 00 |
| | 6,955 94 |
| Total | \$362,578 24 |

When organized: April 6, 1905.

Under what State laws: New York.

Principal place of business: Queens County Trust Bldg., Jamaica, N. Y.

Authorized amount of capital: \$200,000.

Amount of capital subscribed, \$200,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$58,200.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: 6% annually.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: Queens county.

State the number and amount of mortgages with interest six months or more in arrears: 22 — \$55,100.

Total amount loaned to date: \$3,638,200.

Total amount of loans paid: \$960,900.

Total amount of loans unpaid and outstanding: Guaranteed, \$2,424,350; unguaranteed, \$252,950.

Number and amount of loans extended the past two years: 61 — \$192,650.

Do you advance interest on unguaranteed loans? No.

Number and amount foreclosed in the past year: 5 — \$13,000.

Total amount in process of foreclosure: \$10,000.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: \$343,700.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each). None.

OFFICERS AND DIRECTORS

| | |
|----------------------------|------------------------|
| WILLIS H. YOUNG..... | <i>President</i> |
| JAMES MACBETH..... | <i>Vice-President</i> |
| ROBERT B. AUSTIN..... | <i>Vice-President</i> |
| THEODORE G. CLARKE..... | <i>Treasurer</i> |
| GEORGE T. WALTS..... | <i>Secretary</i> |
| M. A. STANSFIELD..... | <i>Asst. Secretary</i> |
| WILLIS H. YOUNG..... | <i>Director</i> |
| JAMES MACBETH..... | <i>Director</i> |
| ROBERT B. AUSTIN..... | <i>Director</i> |
| THEODORE G. CLARKE..... | <i>Director</i> |
| GEORGE T. WALTS..... | <i>Director</i> |
| WM. J. WHEELER..... | <i>Director</i> |
| CLINTON T. ROE..... | <i>Director</i> |
| CHARLES F. LEWIS..... | <i>Director</i> |
| DITMAR ELDERT..... | <i>Director</i> |
| JAMES VANDERVEER..... | <i>Director</i> |
| GEORGE S. DOWNING..... | <i>Director</i> |
| FREDERICK D. BACKUS..... | <i>Director</i> |
| CHARLES STUART FOLSOM..... | <i>Director</i> |
| HENRY A. MEYER..... | <i>Director</i> |
| DANIEL W. QUINN, Jr..... | <i>Director</i> |

MORRIS PLAN COMPANY OF ALBANY, N. Y.

[55 Maiden lane; organized 1915]

ASSETS

| | |
|-----------------------------------|---------------------|
| Loans on collateral security..... | \$210,550 00 |
| Stocks and bonds..... | 1,000 00 |
| Furniture and fixtures..... | 515 44 |
| Due from banks and bankers..... | 2,816 64 |
| Cash | 813 44 |
| Total | \$215,695 52 |

LIABILITIES

| | |
|--|---------------------|
| Capital stock paid in..... | \$100,000 00 |
| Surplus fund | 10,000 00 |
| Undivided profits | 5,828 32 |
| Interest paid in advance by borrowers..... | 7,403 42 |
| Other liabilities, viz.: | |
| Investment certificates outstanding..... | \$10,600 00 |
| Installment certificates hypothecated..... | 79,742 50 |
| Installment certificates unhypothecated..... | 1,028 00 |
| Reserve interest | 308 50 |
| Reserve against losses..... | 789 78 |
| | 92,465 78 |
| Total | \$215,695 52 |

When organized: July 29, 1915.

Under what State laws: New York.

Principal place of business: 55 Maiden lane, Albany, N. Y.

Authorized amount of capital: \$100,000.

Amount of capital subscribed: \$100,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company?
\$7,500 — 75 shares.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: 3% 1916.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: Albany and Rensselaer counties, New York State.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$315,500.

Total amount of loans paid: \$104,950.

Total amount of loans unpaid and outstanding: Guaranteed, \$210,550.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No..

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: None.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: \$12,350.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each). None.

OFFICERS AND DIRECTORS

| | |
|----------------------------|-----------------------|
| CHARLES L. A. WHITNEY..... | <i>President</i> |
| DONALD McDONALD | <i>Vice-President</i> |
| SAMUEL HESSBERG | <i>Vice-President</i> |
| LUTHER H. TUCKER..... | <i>Sec.-Treasurer</i> |
| HILDRETH J. ACKROYD..... | <i>Director</i> |
| WILLIAM L. AUSTIN..... | <i>Director</i> |
| WALTER W. BATCHELDER..... | <i>Director</i> |
| JOHN A. BECKER..... | <i>Director</i> |
| HORACE S. BELL..... | <i>Director</i> |
| LEDYARD COGSWELL, Jr..... | <i>Director</i> |
| JAMES C. FARRELL..... | <i>Director</i> |
| MALCOLM S. FEARY..... | <i>Director</i> |
| FRANK B. GILBERT..... | <i>Director</i> |
| FRANK C. HERRICK..... | <i>Director</i> |
| SAMUEL HESSBERG | <i>Director</i> |
| THOMAS HUN | <i>Director</i> |
| EDWARD J. HUSSEY..... | <i>Director</i> |
| HENRY H. KOHN..... | <i>Director</i> |
| FRED E. LINDER..... | <i>Director</i> |
| WM. T. MAYER..... | <i>Director</i> |
| DONALD McDONALD | <i>Director</i> |
| G. WILLIAM McEWAN..... | <i>Director</i> |
| JONAS MUHLFELDER | <i>Director</i> |
| WILLIAM J. MULLEN..... | <i>Director</i> |
| S. L. MUNSON, Jr..... | <i>Director</i> |
| RUSSELL E. SARD..... | <i>Director</i> |
| FRANCIS A. SHIELDS..... | <i>Director</i> |
| JOHN K. SPENCER..... | <i>Director</i> |
| ALFRED J. SPORBORG | <i>Director</i> |
| GEORGE W. STEDMAN..... | <i>Director</i> |
| LUTHER H. TUCKER..... | <i>Director</i> |
| THOMAS I. VAN ANTWERP..... | <i>Director</i> |
| JAMES R. WATT..... | <i>Director</i> |
| JAMES A. WENDELL..... | <i>Director</i> |
| WILLIAM A. WHEELER..... | <i>Director</i> |
| CHARLES L. A. WHITNEY..... | <i>Director</i> |
| CLARK WILLIAMS | <i>Director</i> |

MORRIS PLAN COMPANY OF BUFFALO, BUFFALO, N. Y.

[400 General Electric Building; organized 1916]

ASSETS

| | |
|---------------------------------|---------------------|
| Loans on personal security..... | \$133,525 00 |
| Stocks and bonds..... | 1,062 39 |
| Furniture and fixtures..... | 2,980 99 |
| Current expenses | 6,780 94 |
| Cash | 106,081 23 |
| Total | \$250,430 55 |

LIABILITIES

| | |
|--|---------------------|
| Capital stock paid in..... | \$200,000 00 |
| Surplus fund | 10,000 00 |
| Premiums | 2,381 90 |
| Interest paid in advance by borrowers..... | 8,007 08 |
| Due borrowers on loans made..... | 24,006 00 |
| Certificates of deposit bearing interest..... | 950 00 |
| Other deposits | 420 00 |
| Other liabilities, viz.: | |
| Interest on bank deposits..... | \$4,291 13 |
| Interest on bonds..... | 20 00 |
| Accrued interest on certificates of deposit..... | 6 98 |
| Reserve for losses..... | 347 48 |
| | 4,665 57 |
| Total | \$250,430 55 |

When organized: March 7, 1916.

Under what State laws: New York.

Principal place of business: 400 General Electric Bldg., Buffalo, N. Y.

Authorized amount of capital: \$200,000.

Amount of capital subscribed: \$200,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officer of the company? \$11,000.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: None.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to the borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: Buffalo, Niagara Falls, Tonawanda, Lackawanna and vicinity.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$138,985.

Total amount of loans paid: \$5,460.

Total amount of loans unpaid and outstanding: Unguaranteed, \$133,525.

Number and amount of loans extended the past two years: 992 — \$138,985.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: None.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: None.

What are the "Other Deposits" mentioned in the statement? Investment certificates purchased by weekly payment.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each). None.

OFFICERS AND DIRECTORS

| | |
|--------------------------------|-----------------------------|
| ELLIOTT C. McDOUGAL..... | <i>President</i> |
| MYRON S. HALL..... | <i>Vice-President</i> |
| NORMAN P. CLEMENT..... | <i>Sec. & Treasurer</i> |
| ELLIOTT C. McDOUGAL..... | <i>Director</i> |
| MYRON S. HALL..... | <i>Director</i> |
| NORMAN P. CLEMENT..... | <i>Director</i> |
| LOUIS L. BABCOCK..... | <i>Director</i> |
| FRANK B. BAIRD..... | <i>Director</i> |
| EDWARD J. BARCALO..... | <i>Director</i> |
| JACOB C. DOLD..... | <i>Director</i> |
| WILLIAM J. DONOVAN..... | <i>Director</i> |
| ANSON C. GOODYEAR..... | <i>Director</i> |
| HOMER R. GRAY..... | <i>Director</i> |
| WILLIAM H. HILL..... | <i>Director</i> |
| AUGUST KEISER..... | <i>Director</i> |
| EDWARD L. KOONS..... | <i>Director</i> |
| JOHN D. LARKIN..... | <i>Director</i> |
| F. PARK LEWIS..... | <i>Director</i> |
| CLARENCE H. LITTELL..... | <i>Director</i> |
| CHARLES H. McCULLOUGH, Jr..... | <i>Director</i> |
| ROSCOE R. MITCHELL..... | <i>Director</i> |
| JACOB J. SIEGREST..... | <i>Director</i> |
| CARLTON M. SMITH..... | <i>Director</i> |
| DANIEL W. STREETER..... | <i>Director</i> |
| EUGENE C. TAUKE..... | <i>Director</i> |
| E. CORNING TOWNSEND..... | <i>Director</i> |
| ARNOLD B. WATSON..... | <i>Director</i> |
| CLARK WILLIAMS..... | <i>Director</i> |

MORRIS PLAN COMPANY OF NEW YORK, NEW YORK CITY

[120 Broadway; organized 1914]

ASSETS

| | |
|-----------------------------------|-----------------------|
| Loans on collateral security..... | \$2,416,180 00 |
| Stocks and bonds..... | 1,081 25 |
| Furniture and fixtures..... | 11,145 33 |
| Due from banks and bankers..... | 28,758 21 |
| Cash..... | 19,885 85 |
| Total | \$2,477,050 64 |

LIABILITIES

| | |
|---|-----------------------|
| Capital stock paid in..... | \$1,000,000 00 |
| Undivided profits | 29,103 77 |
| Interest paid in advance by borrowers..... | 80,540 66 |
| Other liabilities, viz: | |
| Amount paid on installment certificates held as security for loans..... | \$963,236 83 |
| Amount paid on installment certificates unhy-pothesized | 12,833 00 |
| Full paid investment certificates outstanding... | 372,150 00 |
| Accrued interest payable..... | 4,689 26 |
| Reserve for losses..... | 8,628 15 |
| Reserve for depreciation, etc..... | 5,868 97 |
| | 1,367,406 21 |
| Total | \$2,477,050 64 |

When organized: December 30, 1914.

Under what State laws: New York.

Principal place of business: 120 Broadway, New York City.

Authorized amount of capital: \$1,000,000.

Amount of capital subscribed: \$1,000,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$70,900.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: First dividend January 2, 1917, 1½%.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: Greater New York.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$3,451,360.

Total amount of loans paid: \$1,035,180.

Total amount of loans unpaid and outstanding: Guaranteed, \$2,416,180; unguaranteed, none.

Number and amount of loans extended the past two years: 28,304 — \$3,451,360.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: None.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: \$488,600.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: None.

Less amount on hand with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

| | |
|---------------------------|-------------------------------|
| HENRY R. TOWNE..... | <i>President</i> |
| HERBERT L. SATTERLEE..... | <i>Vice-President</i> |
| CLARK WILLIAMS..... | <i>Vice-President</i> |
| CHARLES H. SABIN..... | <i>Treasurer</i> |
| WALLACE D. McLEAN..... | <i>Sec'y and Gen. Manager</i> |
| B. F. BOOS..... | <i>Asst. Secretary</i> |
| GEORGE J. SCHUTZ..... | <i>Asst. Secretary</i> |
| JAMES B. MORRIS..... | <i>Asst. Treasurer</i> |
| JOHN MARKLE..... | <i>Director</i> |
| LEWIS B. GAWTRY..... | <i>Director</i> |
| RAYMOND DUPUY..... | <i>Director</i> |
| CLARK WILLIAMS..... | <i>Director</i> |
| ARTHUR J. MORRIS..... | <i>Director</i> |
| GEORGE F. CANFIELD..... | <i>Director</i> |
| JOHN R. MacARTHUR..... | <i>Director</i> |
| MALCOLM D. WHITMAN..... | <i>Director</i> |
| CHARLES H. SABIN..... | <i>Director</i> |
| HENRY R. TOWNE..... | <i>Director</i> |
| JASON A. NEILSON..... | <i>Director</i> |
| RICHARD T. H. HALSEY..... | <i>Director</i> |
| GUY E. TRIPP..... | <i>Director</i> |
| WILLIAM TURNBULL..... | <i>Director</i> |
| ARTHUR WILLIAMS..... | <i>Director</i> |
| THOMAS COCHRAN..... | <i>Director</i> |
| EDWIN O. HOLTER..... | <i>Director</i> |
| WILLARD STRAIGHT..... | <i>Director</i> |
| FREDERIC W. ALLEN..... | <i>Director</i> |
| SAM A. LEWISOHN..... | <i>Director</i> |
| HUGER W. JERVEY..... | <i>Director</i> |
| LIONEL SUTRO..... | <i>Director</i> |
| WILLIAM D. BALDWIN..... | <i>Director</i> |
| ARTHUR HAGEN..... | <i>Director</i> |
| CARL TUCKER..... | <i>Director</i> |

MORRIS PLAN COMPANY OF SCHENECTADY, SCHENECTADY

[512 State street; organized 1916]

ASSETS

| | |
|---|---------------------|
| Loans secured by second liens on real estate..... | \$500 00 |
| Loans on collateral security..... | 475 00 |
| Stocks and bonds..... | 2,147 50 |
| Furniture and fixtures..... | 1,141 31 |
| Current expenses..... | 2,954 48 |
| Due from sundry persons..... | 106,705 00 |
| Due from banks and bankers..... | 28,409 30 |
| Cash..... | 2,047 51 |
| Total | \$144,380 10 |

LIABILITIES

| | |
|---|---------------------|
| Capital stock paid in..... | \$100,000 00 |
| Surplus fund..... | 5,000 00 |
| Undivided profits..... | 4,131 38 |
| Interest paid in advance by borrowers..... | 4,525 72 |
| Certificates of deposit bearing interest..... | 30,723 00 |
| Total | \$144,380 10 |

When organized: June 20, 1916.

Under what State laws: New York.

Principal place of business: 512 State street, Schenectady, N. Y.

Authorized amount of capital: \$100,000.

Amount of capital subscribed: \$100,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$5,500.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: None.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: Schenectady.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$112,905.

Total amount of loans paid: \$5,225.

Total amount of loans unpaid and outstanding: Guaranteed, \$107,680.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: None.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: None.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement? None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

| | |
|-------------------------|-----------------------|
| J. F. HAMILTON..... | <i>President</i> |
| G. E. EMMONS..... | <i>Vice-President</i> |
| C. W. JEFFERSON..... | <i>Vice-President</i> |
| N. I. SCHERMERHORN..... | <i>Vice-President</i> |
| W. S. LAMBIE..... | <i>Treasurer</i> |
| C. W. BRADSHAW..... | <i>Secretary</i> |
| JOHN ALEXANDER..... | <i>Director</i> |
| JAMES M. ANDREWS..... | <i>Director</i> |
| EDWARD B. BAKER..... | <i>Director</i> |
| H. B. BOARDMAN..... | <i>Director</i> |
| THOS. C. BROWN..... | <i>Director</i> |
| C. W. BRADSHAW..... | <i>Director</i> |
| B. R. CAREY..... | <i>Director</i> |
| EDWARD F. COHEN..... | <i>Director</i> |
| JOS. E. DWYER..... | <i>Director</i> |
| G. E. EMMONS..... | <i>Director</i> |
| D. F. FLINN..... | <i>Director</i> |
| J. F. HAMILTON..... | <i>Director</i> |
| W. T. HANSON..... | <i>Director</i> |
| C. W. JEFFERSON..... | <i>Director</i> |
| THOMAS KERLEY..... | <i>Director</i> |
| L. W. KILLEEN..... | <i>Director</i> |
| W. S. LAMBIE..... | <i>Director</i> |
| WM. DEWEY LOUCKS..... | <i>Director</i> |
| J. R. MAGARVEY..... | <i>Director</i> |
| E. L. MILMINE..... | <i>Director</i> |
| ARTHUR J. MORRIS..... | <i>Director</i> |
| DANIEL NAYLON, JR..... | <i>Director</i> |
| H. W. PECK..... | <i>Director</i> |
| F. C. PRATT..... | <i>Director</i> |
| W. L. REID..... | <i>Director</i> |
| C. A. RICHMOND..... | <i>Director</i> |
| N. I. SCHERMERHORN..... | <i>Director</i> |
| W. G. SHAIBLE..... | <i>Director</i> |
| A. G. VEEDER..... | <i>Director</i> |
| JAMES W. YELVERTON..... | <i>Director</i> |

THE MORRIS PLAN COMPANY OF SYRACUSE

[115 East Genesee street; organized 1916]

ASSETS

| | |
|--|---------------------|
| Loans secured by first liens on real estate..... | \$800 00 |
| Loans on collateral security..... | 1,675 00 |
| Loans on personal security..... | 136,590 00 |
| Stocks and bonds..... | 1,055 00 |
| Furniture and fixtures..... | 1,136 37 |
| Due from sundry persons..... | 300 00 |
| Due from banks and bankers..... | 29,341 10 |
| Cash..... | 1,636 63 |
| Other assets, viz.: Cash short..... | 9 65 |
| Total | \$172,443 75 |

LIABILITIES

| | |
|--|---------------------|
| Capital stock paid in..... | \$125,000 00 |
| Surplus fund | 6,250 00 |
| Undivided profits | 93 10 |
| Interest paid in advance by borrowers..... | 3,687 36 |
| Certificates of investment bearing interest..... | 900 00 |
| Other liabilities, viz.: | |
| Payments made on installment certificates..... | \$748 00 |
| Payments made on installment certificates hy- | |
| pothecated | 85,471 50 |
| Reserve for interest..... | 26 87 |
| Reserve for losses..... | 271 92 |
| | 36,513 29 |
| Total | \$172,443 75 |

When organized: January 28, 1916.

Under what State laws: New York.

Principal place of business: 115 East Genesee street, Syracuse, N. Y.

Authorized amount of capital: \$125,000.

Amount of capital subscribed: \$125,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$11,500.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: \$1,650, as indorsers.

Total amount of its capital stock held by the company as collateral: \$500.

Rates of dividends for past five years: None.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: Cayuga, Cortland, Madison, Onondaga and Oswego counties, New York State.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$148,765.

Total amount of loans paid: \$9,800.

Total amount of loans unpaid and outstanding: Guaranteed, \$98,965; unguaranteed, \$40,000.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: None.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: None.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

| | |
|--------------------------|-----------------------|
| ALBERT E. NETTLETON..... | <i>President</i> |
| THOMAS W. MEACHAM..... | <i>Vice-President</i> |
| JOHN R. CLANCY..... | <i>Vice-President</i> |
| M. CROUSE KLOCK..... | <i>Treasurer</i> |
| WILLIAM G. MAROT..... | <i>Secretary</i> |
| C. LOOMIS ALLEN..... | <i>Director</i> |
| FRANK A. BARTON..... | <i>Director</i> |
| JOHN R. CLANCY..... | <i>Director</i> |
| SAMUEL H. COOK..... | <i>Director</i> |
| JOS. W. DAWSON..... | <i>Director</i> |
| ROBERT DEY..... | <i>Director</i> |
| ARTHUR N. ELLIS..... | <i>Director</i> |
| FRED FRAZER..... | <i>Director</i> |
| FRED R. HAZARD..... | <i>Director</i> |
| WM. L. HINDS..... | <i>Director</i> |
| ALFRED W. HUDSON..... | <i>Director</i> |
| JOHN J. KESEL..... | <i>Director</i> |
| M. CROUSE KLOCK..... | <i>Director</i> |
| ARTHUR W. LOASBY..... | <i>Director</i> |
| WM. A. MacKENZIE..... | <i>Director</i> |
| JOHN A. MATHEWS..... | <i>Director</i> |
| THOMAS W. MEACHAM..... | <i>Director</i> |
| ALBERT E. NETTLETON..... | <i>Director</i> |
| BERT C. SALISBURY..... | <i>Director</i> |
| C. H. SANFORD..... | <i>Director</i> |
| LEONARD A. SAXER..... | <i>Director</i> |
| FRED B. SCOTT..... | <i>Director</i> |
| HARRAL S. TENNEY..... | <i>Director</i> |
| GATES THALHELMER..... | <i>Director</i> |
| BENJ. E. TILTON..... | <i>Director</i> |
| FRANK E. WADE..... | <i>Director</i> |
| WM. W. WIARD..... | <i>Director</i> |
| LOUIS WILL..... | <i>Director</i> |
| CLARK WILLIAMS..... | <i>Director</i> |

THE MORTGAGE BOND COMPANY OF NEW YORK, NEW YORK CITY
[35 Liberty street; organized 1905]

ASSETS

| | |
|--|-----------------------|
| Loans secured by first liens on real estate | \$7,588,094 77 |
| Stocks and bonds | 9,278 00 |
| Other real estate | 62,992 86 |
| Past-due interest remitted for, but not paid to us | 11,813 08 |
| Due from sundry persons | 157 50 |
| Cash | 218,709 99 |
| Other assets, viz.: | |
| Accrued interest on mortgages | \$142,867 23 |
| Accrued interest on bonds | 93 00 |
| Taxes advanced | 2,927 55 |
| Interest received, coupons on hand | 925 00 |
| | <u>146,812 78</u> |
| Total | <u>\$8,037,858 98</u> |

LIABILITIES

| | |
|---|-----------------------|
| Capital stock paid in | \$2,000,000 00 |
| Surplus fund | 500,000 00 |
| Undivided profits | 147,811 59 |
| Debenture bonds outstanding | 5,271,400 00 |
| Mortgage certificates bearing interest | 22,350 00 |
| Other liabilities, viz.: | |
| Accrued interest, mortgage certificates | \$94,521 29 |
| Income tax withheld | 210 00 |
| Insurance money held in trust | 1,568 10 |
| | <u>96,297 39</u> |
| Total | <u>\$8,037,858 98</u> |

When organized: March 27, 1905.

Under what State laws: New York.

Principal place of business: 55 Liberty street, New York City.

Authorized amount of capital: \$2,000,000.

Amount of capital subscribed: \$2,000,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$18,000.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: 1912-1914, 1½% quarterly; 1915-1916, 1¼% quarterly.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: South and west. New York — Kings county, Washington, Jefferson county, Alabama, Fulton county, Georgia.

State the number and amount of mortgages with interest six months or more in arrears: 17 — \$50,250.

Total amount loaned to date: \$16,494,452.50.

Total amount of loans paid: \$8,906,357.73.

Total amount of loans unpaid and outstanding: Guaranteed, \$42,500; unguaranteed, \$7,545,594.77.

Number and amount of loans extended the past two years: 469 — \$1,030,300.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: 1—
\$62,992.86.

Total amount in process of foreclosure: \$27,200.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: \$535,000.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: \$5,271,400.

Less amount on hand and with agents: \$10,900.

Total liability for debenture bonds as per statement: \$5,271,400.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each): Series 1, Guaranty Trust Co.; series 2, U. S. Trust Co.; Series 3, U. S. Trust Co.

OFFICERS AND DIRECTORS

| | |
|----------------------------|-----------------------|
| GEORGE A. HURD..... | <i>President</i> |
| R. M. HURD..... | <i>Vice-President</i> |
| JULIAN D. FAIRCHILD..... | <i>Vice-President</i> |
| GURDON M. MAYNARD..... | <i>Secretary</i> |
| J. HENRY WESTON..... | <i>Treasurer</i> |
| GUY CARY..... | <i>Director</i> |
| HARRIS D. COLT..... | <i>Director</i> |
| WILLIAM P. DIXON..... | <i>Director</i> |
| CHARLES EINSEIDLER..... | <i>Director</i> |
| CECIL C. EVERS..... | <i>Director</i> |
| JULIAN D. FAIRCHILD..... | <i>Director</i> |
| ROBERT WALTON GOELET..... | <i>Director</i> |
| CHARLES P. HOWLAND..... | <i>Director</i> |
| GEORGE A. HURD..... | <i>Director</i> |
| RICHARD M. HURD..... | <i>Director</i> |
| ANDREW J. MILLER..... | <i>Director</i> |
| GEORGE WELWOOD MURRAY..... | <i>Director</i> |
| GEORGE L. RIVES..... | <i>Director</i> |
| FELIX ROSEN..... | <i>Director</i> |
| MORITZ ROSENTHAL..... | <i>Director</i> |
| B. AYMAR SANDS..... | <i>Director</i> |
| JOHN TATLOOK..... | <i>Director</i> |
| BERTRAM H. BORDEN..... | <i>Director</i> |
| HERBERT PARSONS..... | <i>Director</i> |

**NASSAU-SUFFOLK BOND AND MORTGAGE GUARANTEE COMPANY,
MINEOLA**

[Organised 1910]

ASSETS

| | |
|---|--------------|
| Loans secured by first liens on real estate..... | \$382,425 00 |
| Loans secured by second liens on real estate..... | 5,455 00 |
| Stocks and bonds..... | 13,885 00 |
| Other real estate..... | 89,900 00 |
| Furniture and fixtures..... | 1,000 00 |
| Due from banks and bankers..... | 69,796 93 |

Other assets, viz.:

| | |
|----------------------------------|------------------|
| Interest due and accrued..... | \$115,573 17 |
| Insurance on taxes advanced..... | 1,057 82 |
| | <hr/> 116,630 99 |

Total **\$679,092 92**

LIABILITIES

| | |
|--|--------------|
| Capital stock paid in..... | \$200,000 00 |
| Surplus fund..... | 60,000 00 |
| Reserve..... | 1,416 81 |
| Undivided profits..... | 68,067 75 |
| Dividends unpaid..... | 7,000 00 |
| Interest paid in advance by borrowers..... | 8,906 51 |
| Deposits awaiting investment..... | 115 00 |

Other liabilities, viz.:

| | |
|----------------------------|------------------|
| Accrued interest..... | \$86,846 29 |
| Mortgage certificates..... | 234,800 00 |
| Income tax deductions..... | 6 52 |
| Special deposits..... | 1,805 89 |
| Accounts payable..... | 311 15 |
| Suspense..... | 10,017 00 |
| | <hr/> 333,586 85 |

Total **\$679,092 92**

When organized: April, 1910.

Under what State laws: New York.

Principal place of business: Mineola, N. Y.

Authorized amount of capital: \$200,000.

Amount of capital subscribed: \$200,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company?
\$19,500.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: \$17,250, secured by their bonds and mortgages.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: 5%, January 1-13 to July 1-15; 6%, 1916.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? All examinations made personally by officers, members of executive committee or directors.

State the sections of country in which loans are made, giving the principal counties: Nassau, Queens and Suffolk counties, New York State.

State the number and amount of mortgages with interest six months or more in arrears: 40 — \$98,400.

Total amount loaned to date: \$6,401,087.

Total amount of loans paid: \$722,007.

Total amount of loans unpaid and outstanding: Guaranteed, \$5,291,200 — certificates, \$234,800; unguaranteed, \$153,080.

Number and amount of loans extended the past two years: 516 — \$1,646,000.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: 6 — \$25,200.

Total amount in process of foreclosure: \$59,450.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: \$1,159,050.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

| | |
|------------------------------|-----------------------------------|
| JOHN C. BAKER..... | <i>President</i> |
| JOHN J. BARTLETT..... | <i>Vice-President</i> |
| JOHN A. ALBERTSON..... | <i>Vice-Pres. and Treasurer</i> |
| ERASTUS F. POST..... | <i>Vice-President</i> |
| JOHN W. B. VAN DE WATER..... | <i>Secretary and Asst. Treas.</i> |
| JOHN A. ALBERTSON..... | <i>Director</i> |
| THOMAS W. ALBERTSON..... | <i>Director</i> |
| JOSEPH H. BOGART..... | <i>Director</i> |
| WILLIAM W. COOKS..... | <i>Director</i> |
| JOHN J. BARTLETT..... | <i>Director</i> |
| JOHN C. BAKER..... | <i>Director</i> |
| DOUGLAS CONKLIN..... | <i>Director</i> |
| RICHARD DOWNING..... | <i>Director</i> |
| GEORGE S. EMORY..... | <i>Director</i> |
| EDWARD L. FROST..... | <i>Director</i> |
| FREDERICK C. HICKS..... | <i>Director</i> |
| GEORGE L. HUBBELL..... | <i>Director</i> |
| EDGAR JACKSON..... | <i>Director</i> |
| WILLIAM G. MILLER..... | <i>Director</i> |
| NELSON C. OSBORNE..... | <i>Director</i> |
| EDWARD T. PAYNE..... | <i>Director</i> |
| ROBERT S. PELLETREAU..... | <i>Director</i> |
| RALPH PETERS..... | <i>Director</i> |
| ERASTUS F. POST..... | <i>Director</i> |
| JOTHAM POST..... | <i>Director</i> |
| JEREMIAH ROBBINS..... | <i>Director</i> |
| WILLIAM H. ROBBINS..... | <i>Director</i> |
| LORIN K. SCUDDER..... | <i>Director</i> |
| HIRAM R. SMITH..... | <i>Director</i> |
| DANIEL UNDERHILL..... | <i>Director</i> |
| GEORGE M. VAIL..... | <i>Director</i> |
| JOHN W. B. VAN DE WATER..... | <i>Director</i> |
| FREDERICK E. WILLITS..... | <i>Director</i> |
| HENRY F. HUETTNER..... | <i>Director</i> |
| WILLIAM M. BALDWIN..... | <i>Director</i> |
| WILLIAM T. JAMES..... | <i>Director</i> |

NEW YORK INVESTORS' CORPORATION, NEW YORK CITY

[176 Broadway; organized 1905]

ASSETS

| | |
|---|-----------------------|
| Loans secured by first liens on real estate..... | \$122,289 94 |
| Stocks and bonds..... | 11,167 50 |
| Cash | 6,591 14 |
| Other assets, viz.: | |
| Accrued interest | \$1,867 02 |
| Interest remitted but not collected..... | 46 28 |
| Mortgages securing investment and collateral bonds | 1,807,850 00 |
| | <u>1,809,763 30</u> |
| Total | <u>\$1,949,811 88</u> |

LIABILITIES

| | |
|--|-----------------------|
| Capital stock paid in..... | \$100,000 00 |
| Undivided profits | 40,851 82 |
| Other deposits | 610 06 |
| Other liabilities, viz.: | |
| Accrued expenses | \$500 00 |
| Investment and collateral bonds outstanding..... | 1,807,850 00 |
| | <u>1,808,350 00</u> |
| Total | <u>\$1,949,811 88</u> |

When organized: December 13, 1905.

Under what State laws: New York.

Principal place of business: 176 Broadway, New York City.

Authorized amount of capital: \$100,000.

Amount of capital subscribed: \$100,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$200.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: 6 per cent. per annum.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? We deal only in guaranteed mortgages.

State the sections of country in which loans are made, giving the principal counties: Kings, New York, Queens and Richmond counties, New York State.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$17,675,046.46.

Total amount of loans paid, \$3,694,906.52.

Total amount of loans unpaid and outstanding: Guaranteed, \$13,938,739.94; unguaranteed, \$41,400.

Number and amount of loans extended the past two years: 14 — \$1,088,600.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: 6 — \$34,953.75.

Total amount in process of foreclosure: \$113,918.54.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: \$300,000.

What are the "Other Deposits" mentioned in the statement? Interest credited to clients whose addresses are unknown.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

| | |
|---------------------------|----------------------------|
| EDWARD O. STANLEY..... | <i>President</i> |
| HERBERT C. BOTHWELL..... | <i>Vice-President</i> |
| RANDALL SALISBURY | <i>Vice-President</i> |
| NELSON B. SIMON..... | <i>Vice-President</i> |
| J. WRAY CLEVELAND..... | <i>Treasurer</i> |
| CLARENCE C. HARMSTAD..... | <i>Secretary</i> |
| EDGAR I. HILLARY..... | <i>Assistant Treasurer</i> |
| EDWARD O. STANLEY..... | <i>Director</i> |
| CHARLES S. BROWN..... | <i>Director</i> |
| RANALD H. MACDONALD..... | <i>Director</i> |
| MARTIN JOOST | <i>Director</i> |
| J. WRAY CLEVELAND..... | <i>Director</i> |
| HORACE ANDERSON | <i>Director</i> |
| FRANK BAILEY | <i>Director</i> |
| CLARENCE H. KELSEY..... | <i>Director</i> |

S. W. STRAUS & CO., INCORPORATED, NEW YORK CITY

[150 Broadway; organized 1916]

ASSETS

| | |
|--|------------------------------|
| Loans secured by first liens on real estate..... | \$1,539,500 00 |
| Loans on collateral security..... | 4,233 00 |
| Stocks and bonds..... | 1,092 50 |
| Furniture and fixtures..... | 17,000 00 |
| Due from sundry persons..... | 170,256 41 |
| Due from banks and bankers..... | 598,073 20 |
| Cash..... | 14,327 11 |
| Other assets, viz.: | |
| Short term investment notes..... | \$604,843 75 |
| Accrued interest..... | 20,327 42 |
| Bills receivable..... | 25,622 00 |
| Accrued interest..... | 1,289 65 |
| Deferred charges..... | 1,784 09 |
| | <u>653,866 91</u> |
| Total..... | <u>\$2,998,349 13</u> |

LIABILITIES

| | |
|---|------------------------------|
| Capital stock paid in..... | \$250,000 00 |
| Surplus fund..... | 115,000 00 |
| Undivided profits..... | 216 34 |
| Due borrowers on loans made..... | 2,463,491 88 |
| Other liabilities, viz.: | |
| Accounts payable..... | \$49,563 88 |
| Accounts payable, interest and principal..... | 18,120 83 |
| Interest unearned..... | 1,260 42 |
| Reserve for bonds unsold..... | 100,695 78 |
| | <u>169,640 91</u> |
| Total..... | <u>\$2,998,349 13</u> |

When organized: January 29, 1916.

Under what State laws: New York.

Principal place of business: 150 Broadway, New York City.

Authorized amount of capital, \$250,000.

Amount of capital subscribed: \$250,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? All.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: \$450.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: None.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: In all parts of United States.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$5,345,000.

Total amount of loans paid: None.

Total amount of loans unpaid and outstanding: Unguaranteed, \$5,345,000.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: None.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: No record.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

| | |
|------------------------|-----------------------|
| S. W. STRAUS..... | <i>President</i> |
| S. J. T. STRAUS..... | <i>Vice-President</i> |
| NICHOLAS ROBERTS | <i>Vice-President</i> |
| WALTER S. KLEE..... | <i>Secretary</i> |
| S. W. STRAUS..... | <i>Director</i> |
| S. J. T. STRAUS..... | <i>Director</i> |
| NICHOLAS ROBERTS | <i>Director</i> |
| WALTER S. KLEE..... | <i>Director</i> |
| NICHOLAS R. JONES..... | <i>Director</i> |

THE THRIFT, BROOKLYN

[207 Ryerson street; organized 1907]

ASSETS

| | |
|--|-----------------------|
| Loans secured by first liens on real estate..... | \$4,505,884 51 |
| Stocks and bonds..... | 990,834 72 |
| Other real estate..... | 31,319 55 |
| Furniture and fixtures..... | 100 00 |
| Due from sundry persons..... | 497 30 |
| Due from banks and bankers..... | 93,859 68 |
| Cash..... | 23,621 64 |
| Other assets, viz.: Interest receivable..... | 4,669 12 |
| Total | \$5,650,786 55 |

LIABILITIES

| | |
|--------------------------------|-----------------------|
| Capital stock paid in..... | \$250,000 00 |
| Surplus fund | 625,000 00 |
| Guaranty fund | 44,736 71 |
| Undivided profits | 78,679 76 |
| Other liabilities, viz.: | |
| Installment certificates | \$750,907 61 |
| Paid-up certificates | 2,297,701 02 |
| Deposit accounts | 1,532,627 68 |
| Students' accounts | 16,304 25 |
| Special deposits | 50,000 00 |
| Accounts payable | 4,929 52 |
| | 4,652,470 08 |
| Total | \$5,650,786 55 |

When organized: October 1, 1907.

Under what State laws: New York.

Principal place of business: 207 Ryerson street, Brooklyn.

Authorized amount of capital: \$250,000.

Amount of capital subscribed: \$250,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$10,000.

How much, if any, of the stock owned by its officers, is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: 12%.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: Kings, Nassau, New York, Queens and Suffolk counties, New York State.

State the number and amount of mortgages with interest six months or more in arrears: 3—\$9,924.

Total amount loaned to date, \$16,600,230.59.

Total amount of loans paid: \$12,094,346.05.

Total amount of loans unpaid and outstanding: Unguaranteed, \$4,505,884.54.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: 4—\$24,683.66.

Total amount in process of foreclosure: \$42,438.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: None.
 What are the "Other Deposits" mentioned in the statement? None.
 Total amount of debentures certified: None.
 Less amount on hand and with agents: None.
 Total liability for debenture bonds as per statement: None.
 What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.
 Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

| | |
|-------------------------|------------------------|
| CHARLES M. PRATT..... | <i>President</i> |
| FRANCES L. NOBLE | <i>Vice-President</i> |
| HAROLD I. PRATT..... | <i>Treasurer</i> |
| RICHARDSON PRATT | <i>Asst. Treasurer</i> |
| FRANCIS JORDAN | <i>Secretary</i> |
| PHILIP S. CLARKE..... | <i>Asst. Secretary</i> |
| JOHN C. MADDOCK..... | <i>Cashier</i> |
| ROY HUME | <i>Asst. Cashier</i> |
| ISAAC E. HASBROUCK..... | <i>Auditor</i> |
| ALFRED C. BEDFORD..... | <i>Director</i> |
| EDWARD T. HORWILL..... | <i>Director</i> |
| FRANCIS JORDAN | <i>Director</i> |
| FRANCIS L. NOBLE..... | <i>Director</i> |
| CHARLES M. PRATT..... | <i>Director</i> |
| FREDERIC B. PRATT..... | <i>Director</i> |
| GEORGE D. PRATT..... | <i>Director</i> |
| HAROLD I. PRATT..... | <i>Director</i> |
| HERBERT L. PRATT..... | <i>Director</i> |
| JOHN T. PRATT..... | <i>Director</i> |
| RICHARDSON PRATT | <i>Director</i> |

REPORTS
OF
PERSONAL LOAN COMPANIES

[653]



AMERICAN CREDIT COMPANY, BUFFALO

[822 Ellicott square; incorporated 1901]

M. B. BLUMENTHAL, President.**I. K. BLUMENTHAL, Treasurer.****RESOURCES**

| | |
|---|--------------------|
| Cash in office..... | \$129 79 |
| Cash on deposit..... | 177 18 |
| Loans on mortgage of personal property..... | 29,601 13 |
| Pawnbrokers' loans | 2,287 00 |
| Furniture and fixtures..... | 202 00 |
| Total | \$32,397 10 |

LIABILITIES

| | |
|------------------------------------|--------------------|
| Capital paid in cash..... | \$10,000 00 |
| Surplus and undivided profits..... | 2,570 89 |
| Borrowed money | 19,826 71 |
| Total | \$32,397 10 |

BUFFALO SECURITY COMPANY, BUFFALO

[787 Ellicott square; incorporated 1902]

ROBERT V. HEWLETT, President.**JOSEPHINE HEWLETT, Secretary.****RESOURCES**

| | |
|---|--------------------|
| Cash in office..... | \$117 91 |
| Cash on deposit..... | 1,264 97 |
| Loans on mortgage of personal property..... | 44,254 96 |
| Pawnbrokers' loans | 6,481 80 |
| Furniture and fixtures..... | 121 38 |
| Total | \$52,241 02 |

LIABILITIES

| | |
|------------------------------------|--------------------|
| Capital paid in cash..... | \$10,000 00 |
| Surplus and undivided profits..... | 3,241 02 |
| Borrowed money | 39,000 00 |
| Total | \$52,241 02 |

CAYUGA LOAN COMPANY, AUBURN

[99 Genesee street; incorporated 1897]

RENA O. BRONNER, President.**EMANUEL BRONNER, Secretary.****RESOURCES**

| | |
|--|--------------------|
| Cash in office..... | \$227 80 |
| Cash on deposit..... | 27 20 |
| Loans on mortgage of personal property..... | 20,116 71 |
| Loans on notes endorsed or guaranteed by persons other than the borrowers | 265 90 |
| Pawnbrokers' loans | 410 36 |
| Furniture and fixtures..... | 389 67 |
| Total | \$21,437 64 |

REPORTS OF

LIABILITIES

| | |
|------------------------------------|--------------------|
| Capital paid in cash..... | \$10,000 00 |
| Surplus and undivided profits..... | 1,765 28 |
| Borrowed money | 9,672 36 |
| Total | \$21,437 64 |

CHATTEL LOAN SOCIETY OF NEW YORK, INC., NEW YORK CITY

[50 Union square; incorporated 1912]

JOHNSTON De FOREST, President. ARTHUR H. HAM, Secretary.
HAROLD J. WHITE, Treasurer.

RESOURCES

| | |
|--|---------------------|
| Cash in office..... | \$1,473 96 |
| Cash on deposit..... | 8,313 51 |
| Loans on mortgage of personal property..... | 138,216 36 |
| Loans on notes endorsed or guaranteed by persons other than the borrowers | 35 00 |
| Other assets, viz.: | |
| Accrued interest receivable..... | \$4,501 28 |
| Securities | 71,534 38 |
| Accounts receivable | 22 49 |
| Foreclosures and sales..... | 20 00 |
| | 76,078 15 |
| Total | \$224,116 98 |

LIABILITIES

| | |
|--|---------------------|
| Capital paid in cash..... | \$200,000 00 |
| Surplus and undivided profits..... | 20,116 98 |
| Other liabilities, viz.: Dividend payable..... | 4,000 00 |
| Total | \$224,116 98 |

CITY PERSONAL LOAN COMPANY, INC., NEW YORK CITY

[140 Nassau street; incorporated 1916]

LOUIS SILVERMAN, President. W. A. FARRELL, Secretary-Treasurer.

RESOURCES

| | |
|---|--------------------|
| Cash in office..... | \$333 79 |
| Cash on deposit..... | 388 35 |
| Loans on notes endorsed and guaranteed by persons other than the borrowers | 14,020 93 |
| Total | \$14,743 07 |

LIABILITIES

| | |
|------------------------------------|--------------------|
| Capital paid in cash..... | \$10,000 00 |
| Surplus and undivided profits..... | 143 07 |
| Borrowed money | 4,600 00 |
| Total | \$14,743 07 |

THE EMPIRE CITY PERSONAL LOAN COMPANY, ELMHURST

[148 Kingsland avenue; incorporated 1915]

JAMES R. FERGUSON, President. **JOHN W. THOMPSON**, Secretary.
AUGUSTA RASSIGA, Treasurer.

RESOURCES

| | |
|---|--------------------|
| Cash in office..... | \$70 00 |
| Cash on deposit..... | 614 34 |
| Loans on mortgage of personal property..... | 10,859 90 |
| Total | \$11,544 24 |

LIABILITIES

| | |
|------------------------------------|--------------------|
| Capital paid in cash..... | \$10,000 00 |
| Surplus and undivided profits..... | 244 24 |
| Borrowed money | 1,300 00 |
| Total | \$11,544 24 |

FIDELITY PERSONAL LOAN COMPANY, NEW YORK CITY

[47 West Thirty-fourth street; incorporated 1916]

A. H. KAHN, President-Treasurer.**B. KAHN**, Secretary.**RESOURCES**

| | |
|---|--------------------|
| Cash in office..... | \$77 03 |
| Cash on deposit..... | 971 77 |
| Loans on mortgage of personal property..... | 12,842 00 |
| Furniture and fixtures..... | 135 50 |
| Total | \$14,026 30 |

LIABILITIES

| | |
|------------------------------------|--------------------|
| Capital paid in cash..... | \$10,000 00 |
| Surplus and undivided profits..... | 26 30 |
| Borrowed money | 4,000 00 |
| Total | \$14,026 30 |

FOURTEENTH STREET PERSONAL LOAN COMPANY, NEW YORK CITY

[13 East Fourteenth street; incorporated 1914]

ROBERT J. MacFARLAND, President.**JOHN A. LOOPE**, Treasurer.**CLYDE C. WALLACE**, Secretary.**RESOURCES**

| | |
|--|--------------------|
| Cash in office..... | \$2,379 73 |
| Cash on deposit..... | 20,149 84 |
| Loans on notes endorsed or guaranteed by persons other than the borrowers | 12,000 00 |
| Pawnbrokers' loans | 33,661 00 |
| Furniture and fixtures..... | 1,674 67 |
| Other assets, viz.: | |
| Old gold on hand..... | \$115 00 |
| Charged off by department..... | 3,700 00 |
| Merchandise | 1,541 24 |
| Profit and loss..... | 9,878 52 |
| Total | \$85,100 00 |

REPORTS OF

LIABILITIES

| | |
|---|--------------------|
| Capital paid in cash..... | \$48,600 00 |
| Borrowed money | 16,500 00 |
| Other liabilities, viz.: Advances by directors..... | 20,000 00 |
| Total | <u>\$85,100 00</u> |

GUARDIAN PERSONAL LOAN COMPANY, NEW YORK CITY

[51 Liberty street; incorporated 1914]

I. NEWTON RUDGERS, President. ANDREW J. HEDGES, Secretary-Treasurer.

RESOURCES

| | |
|--|---------------------|
| Cash in office..... | \$1,247 72 |
| Cash on deposit..... | 5,330 97 |
| Loans on mortgage of personal property..... | 107,378 70 |
| Furniture and fixtures..... | 611 50 |
| Other assets, viz.: Accrued interest receivable..... | 1,432 00 |
| Total | <u>\$116,000 89</u> |

LIABILITIES

| | |
|------------------------------------|---------------------|
| Capital paid in cash..... | \$100,000 00 |
| Surplus and undivided profits..... | 1,000 89 |
| Borrowed money | 15,000 00 |
| Total | <u>\$116,000 89</u> |

HOME CREDIT COMPANY, BUFFALO

[509 Peoples Bank Building; incorporated 1902]

W. C. MOORE, President.

MARGARET A. GEDDES, Secretary.

RESOURCES

| | |
|---|--------------------|
| Cash in office..... | \$58 76 |
| Cash on deposit..... | 1,139 48 |
| Loans on mortgage of personal property..... | 18,849 27 |
| Furniture and fixtures..... | 332 08 |
| Total | <u>\$20,379 59</u> |

LIABILITIES

| | |
|------------------------------------|--------------------|
| Capital paid in cash..... | \$10,000 00 |
| Surplus and undivided profits..... | 854 59 |
| Borrowed money | 9,525 00 |
| Total | <u>\$20,379 59</u> |

INTERBOROUGH PERSONAL LOAN COMPANY, BROOKLYN

[392 East Seventeenth street; incorporated 1910].

ROSA MAYERS, President.**JAMES MAYERS, Secretary-Treasurer.****RESOURCES**

| | |
|---|--------------------|
| Cash in office..... | \$3 50 |
| Cash on deposit..... | 1,733 79 |
| Loans on notes endorsed or guaranteed by persons other than the borrowers..... | 600 00 |
| Demand loans..... | 7,560 42 |
| Deficit..... | 102 29 |
| Total..... | \$10,000 00 |

LIABILITIES

| | |
|---------------------------|-------------|
| Capital paid in cash..... | \$10,000 00 |
|---------------------------|-------------|

ONONDAGA PROVIDENT LOAN ASSOCIATION, INC., SYRACUSE

[1002 Onondaga County Bank Building; incorporated 1912]

FREDERICK R. HAZARD, President.**THOMAS W. MEACHEM, Secretary.****CHESTER H. KING, Treasurer.****RESOURCES**

| | |
|---|--------------------|
| Cash in office..... | \$297 24 |
| Cash on deposit..... | 5,229 33 |
| Loans on mortgage of personal property..... | 25,195 04 |
| Pawnbrokers' loans..... | 11,087 27 |
| Total..... | \$41,808 88 |

LIABILITIES

| | |
|------------------------------------|--------------------|
| Capital paid in cash..... | \$40,000 00 |
| Surplus and undivided profits..... | 1,808 88 |
| Total..... | \$41,808 88 |

PERSONAL LOAN ASSOCIATION OF ONONDAGA COUNTY, INC., SYRACUSE

[504 McCarthy Building; incorporated 1912]

SYLVESTER VAN ANTWERP, President.**RALPH THULMAN, Secretary.****RESOURCES**

| | |
|---|--------------------|
| Cash in office..... | \$156 34 |
| Cash on deposit..... | 35 08 |
| Loans on mortgage of personal property..... | 9,382 30 |
| Loans on notes endorsed or guaranteed by persons other than the borrowers..... | 1,257 41 |
| Furniture and fixtures..... | 170 00 |
| Total..... | \$11,001 13 |

LIABILITIES

| | |
|------------------------------------|--------------------|
| Capital paid in cash..... | \$10,000 00 |
| Surplus and undivided profits..... | 1 13 |
| Borrowed money..... | 1,000 00 |
| Total..... | \$11,001 13 |

PROVIDENT LOAN COMPANY OF BUFFALO

[344 Elllicott square; incorporated 1895]

RODNEY S. GELSTON, President.**HUGH GELSTON, Secretary.****WM. F. GELSTON, Treasurer.****RESOURCES**

| | |
|---|--------------------|
| Cash in office..... | \$259 30 |
| Cash on deposit..... | 108 65 |
| Loans on mortgage of personal property..... | 10,270 28 |
| Pawnbrokers' loans | 5,609 50 |
| Total | \$16,247 73 |

LIABILITIES

| | |
|------------------------------------|--------------------|
| Capital paid in cash..... | \$10,000 00 |
| Surplus and undivided profits..... | 5,747 73 |
| Borrowed money | 500 00 |
| Total | \$16,247 73 |

PROVIDENT LOAN SOCIETY OF ROCHESTER

[31 Exchange street; incorporated 1912]

F. HARPER SIBLEY, President.**GEORGE S. VAN SCHAICK, Secretary.****KINGMAN ROBINS, Treasurer.****RESOURCES**

| | |
|---|--------------------|
| Cash in office..... | \$52 06 |
| Cash on deposit..... | 7,242 73 |
| Loans on mortgage of personal property..... | 41,602 77 |
| Loans on assignments or orders for the payment of salary or wages | 1,235 00 |
| Pawnbrokers' loans | 6,474 77 |
| Furniture and fixtures..... | 571 70 |
| Other assets, viz.: | |
| Accrued interest | \$15 00 |
| Furniture sales account..... | 347 70 |
| | 362 70 |
| Total | \$57,541 73 |

LIABILITIES

| | |
|--|--------------------|
| Capital paid in cash..... | \$50,000 00 |
| Surplus and undivided profits..... | 7,000 00 |
| Other liabilities, viz.: Reserve for losses..... | 541 73 |
| Total | \$57,541 73 |

THE REMEDIAL LOAN SOCIETY OF BUFFALO, INC.

[223 Elllicott square; incorporated 1912]

ANSLEY WILCOX, President.**FREDERICK C. GRATWICK, Secretary.****RODERICK POTTER, Treasurer.****RESOURCES**

| | |
|---|-----------|
| Cash in office..... | \$641 42 |
| Cash on deposit..... | 4,177 18 |
| Loans on mortgage of personal property..... | 37,995 45 |
| Pawnbrokers' loans | 298 50 |
| Furniture and fixtures..... | 576 80 |

| | | |
|--------------------------|------------|--------------------|
| Accrued interest | \$1,168 53 | |
| Prepaid items | 114 34 | |
| Unredeemed pledges | 110 11 | 1,392 98 |
| Total | | \$45,082 33 |

| | | |
|--|----------|--------------------|
| Capital paid in cash..... | | \$30,000 00 |
| Surplus and undivided profits..... | | 3,607 09 |
| Borrowed money | | 11,000 00 |
| Other liabilities, viz.: | | |
| Fire insurance reserve fund..... | \$355 24 | |
| Furniture and fixtures reserve fund..... | 120 00 | |
| | | 475 24 |
| Total | | \$45,082 33 |

| | |
|---|--------------------|
| Cash in office..... | \$104 00 |
| Cash on deposit..... | 423 06 |
| Loans on mortgage of personal property..... | 53,409 59 |
| Other assets, viz.: Sundry advances to borrowers..... | 23 96 |
| Total | \$53,960 61 |

| | |
|------------------------------------|--------------------|
| Capital paid in cash | \$40,275 00 |
| Surplus and undivided profits..... | 13,685 61 |
| Total | <u>\$53,960 61</u> |

| | |
|---|---------------------|
| Cash in office..... | \$59 39 |
| Cash on deposit..... | 237 13 |
| Loans on mortgage of personal property..... | 24, 004 99 |
| Total | \$24, 301 51 |

| | |
|------------------------------------|--------------------|
| Capital paid in cash..... | \$10,000 00 |
| Surplus and undivided profits..... | 1,197 51 |
| Borrowed money | 13,104 00 |
| Total | \$24,301 51 |

SYRACUSE LOAN COMPANY, SYRACUSE

[5 Larnard Building; incorporated 1912]

SAMUEL KELSON, President.**SOLOMON FERGUSON, Secretary.****RESOURCES**

| | |
|---|----------|
| Cash in office..... | \$90 54 |
| Cash on deposit..... | 4,057 29 |
| Loans on mortgage of personal property..... | 4,895 60 |
| Pawnbrokers' loans | 80 00 |
| Furniture and fixtures..... | 699 50 |
| Other assets, viz.: Deficit..... | 177 07 |

| | |
|-------------|--------------------|
| Total | <u>\$10,000 00</u> |
|-------------|--------------------|

LIABILITIES

| | |
|---------------------------|--------------------|
| Capital paid in cash..... | <u>\$10,000 00</u> |
|---------------------------|--------------------|

UNION LOAN COMPANY, SYRACUSE

[205-206 S. A. & K. building, East Genesee street; incorporated 1912]

WILLIAM ROSMAN, President.**M. ROSMAN, Secretary.****RESOURCES**

| | |
|--|----------|
| Cash in office..... | \$49 11 |
| Cash on deposit | 1,252 12 |
| Loans on mortgage of personal property..... | 4,997 32 |
| Loans on notes endorsed or guaranteed by persons other than the borrowers | 3,458 92 |
| Furniture and fixtures..... | 250 00 |

| | |
|-------------|--------------------|
| Total | <u>\$10,007 47</u> |
|-------------|--------------------|

LIABILITIES

| | |
|------------------------------------|-------------|
| Capital paid in cash..... | \$10,000 00 |
| Surplus and undivided profits..... | 7 47 |

| | |
|-------------|--------------------|
| Total | <u>\$10,007 47</u> |
|-------------|--------------------|

UTICA PROVIDENT LOAN ASSOCIATION

[209 Elizabeth street; incorporated 1912]

GEORGE S. DANA, President.**MERWIN K. HART, Secretary.****RESOURCES**

| | |
|--|-----------|
| Cash in office | \$239 99 |
| Cash on deposit..... | 319 87 |
| Loans on mortgage of personal property..... | 28,071 50 |
| Loans on notes endorsed or guaranteed by persons other than the borrowers | 4,450 50 |
| Pawnbrokers' loans | 5,393 50 |

| | |
|-------------|--------------------|
| Total | <u>\$36,475 36</u> |
|-------------|--------------------|

LIABILITIES

| | |
|------------------------------------|-------------|
| Capital paid in cash..... | \$10,000 00 |
| Surplus and undivided profits..... | 2,475 36 |
| Borrowed money | 24,000 00 |

| | |
|-------------|--------------------|
| Total | <u>\$36,475 36</u> |
|-------------|--------------------|

**WESTCHESTER PROVIDENT PERSONAL LOAN COMPANY,
MOUNT VERNON**

[22 West First street; incorporated 1916]

NILE E. VAIL, President.

MICHAEL J. MORIARTY, Secretary.

RESOURCES

| | |
|---|--------------------|
| Cash in office..... | \$200 55 |
| Loans on mortgage of personal property..... | 11,638 50 |
| Pawnbrokers' loans..... | 185 00 |
| Furniture and fixtures..... | 232 00 |
| Other assets, deficit..... | 949 95 |
| Total..... | \$13,206 00 |

LIABILITIES

| | |
|---------------------------|--------------------|
| Capital paid in cash..... | \$10,000 00 |
| Borrowed money..... | 2,974 00 |
| Accounts payable..... | 232 00 |
| Total..... | \$13,206 00 |

YONKERS PERSONAL LOAN COMPANY, YONKERS

[53-57 South Broadway; organized 1916]

JOHN A. RIORDAN, President.

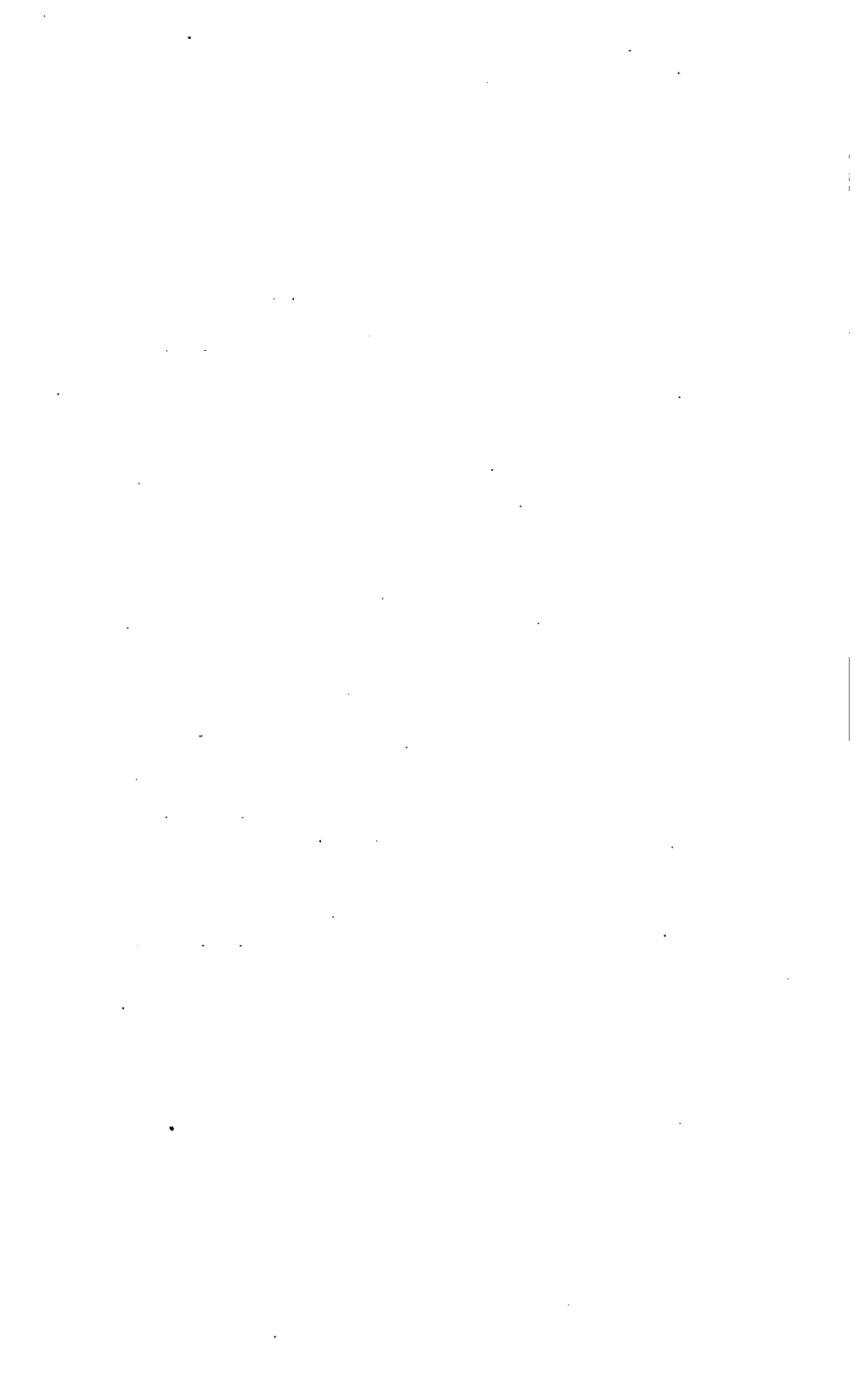
M. FLORENCE SIEMON, Secretary.

RESOURCES

| | |
|---|--------------------|
| Cash in office..... | \$342 31 |
| Cash on deposit..... | 72 76 |
| Loans on mortgage of personal property..... | 8,743 00 |
| Loans on notes endorsed or guaranteed by persons other than the borrowers..... | 1,641 00 |
| Loans on assignments or orders for the payment of salary or wages..... | 25 00 |
| Furniture and fixtures..... | 187 64 |
| Total..... | \$11,011 71 |

LIABILITIES

| | |
|------------------------------------|--------------------|
| Capital paid in cash..... | \$10,000 00 |
| Surplus and undivided profits..... | 11 71 |
| Borrowed money..... | 1,000 00 |
| Total..... | \$11,011 71 |



REPORTS
OF
PERSONAL LOAN BROKERS

[665]

DAVID GORDON, PERSONAL LOAN BROKER, NEW YORK CITY
 [280 Broadway; incorporated 1915]

| RESOURCES | |
|--|--------------------|
| Cash in office..... | \$546 24 |
| Cash on deposit..... | 1,793 84 |
| Loans on notes endorsed or guaranteed by persons other than the borrowers | 8,068 00 |
| Total | <u>\$10,408 08</u> |

| LIABILITIES | |
|-------------------------|--------------------|
| Permanent capital | \$10,000 00 |
| Surplus | 408 08 |
| Total | <u>\$10,408 08</u> |

**ABE H. KAVOVITZ AND LILLIAN KAVOVITZ PERSONAL LOAN
 BROKERS, PORT CHESTER, N. Y.**
 [126 South Main street; incorporated 1916]

| RESOURCES | |
|---|-------------------|
| Cash on deposit..... | \$658 66 |
| Loans on mortgage of personal property..... | 2,971 11 |
| Pawnbrokers' loans | 958 00 |
| Furniture and fixtures..... | 203 57 |
| Other assets: | |
| Accrued interest | \$108 30 |
| Bonding paid for 1917..... | 22 50 |
| Deficit | 77 86 |
| | <u>208 66</u> |
| | <u>\$5,000 00</u> |

| LIABILITIES | |
|-------------------------|-------------------|
| Permanent capital | <u>\$5,000 00</u> |

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STATE OF NEW YORK

No. 46

IN SENATE

MARCH 26, 1917

Form 42

Capital Stock Report for the Year Ending October 31, 1915, of the ROCKAWAY PACIFIC CO., 165 Broadway, New York, N. Y.

Report due November 15th; Tax payable on or before January 15th

(Duplicate copy should be kept for *your files*. All annexed statements must be sworn to thereon.)

(COPY)

6-16-16-5000 (26-18031)
42 C. T.

(Received Nov. 9, 1915, State
Tax Department, Corporation
Tax Bureau.)

When Completed Mail to State Tax Department, Albany, N. Y.

As Vice-President of the Rockaway Pacific Corporation I make the following report of such Company for the year ending October 31, 1915, pursuant to the provisions of Section 182, Chapter 60 of Consolidated Laws:

- (1) The last preceding report made by this Company to the Comptroller of the State of New York under the provisions of the above acts was for the year ending October 31, 1914.
- (2) Organized November 24, 1913, under the laws of Delaware.
- (3) This Company began business in the State of New York on:
The Company has done no business in New York. See
"Remarks," post, p. 4.
- (4) Authorized capital stock of Company, \$25,000.

NOTE.—Corporations paying six or more than six per centum on their entire issued capital stock need not appraise their capital stock; all others must appraise.

- (5) Number of shares of stock *authorized*: Common, 250; preferred, none.
- (6) Number of shares of stock *issued*: Common, 250; preferred, none.
- (7) *Par value* of each share: Common, \$100; preferred, ———.
- (8) Amount paid into Treasury of Company on each share: Common, \$100; preferred, ———.
- (9) Amount of Capital stock issued for cash or property except as in (10), \$25,000.
- (10) Amount of Capital stock issued for good will, copyrights, brands, patents, trademarks, formulae, services, etc., other than cash or property as in (9), none.
- (11)

Dividends made or declared during year ending October 31, 1915

{

Amount of common stock on which dividends were declared, none.
- (12) Amount and date of each dividend on common stock: No dividend has been declared or paid.
- (13) Rate per cent per annum of dividends on common stock, ———.
- (14) Amount of preferred stock on which dividends were declared, ———.
- (15) Amount and date of each dividend on preferred stock, ———.
- (16) Rate per cent per annum of dividends on preferred stock, ———.
- (17) Nature of business in State of New York and how transacted? None. See "Remarks," post, p. 4.
- (18) (a) Place, street and number where such business is conducted? ———.
- (b) Where will mail reach the Company? Room 2506, 165 Broadway, New York City.
- (19) Where is your "principal office," as shown by your articles of incorporation, located? Wilmington, Delaware.
- (20) On what amount, other than real estate, was the corporation last assessed at the place where its "principal office" was located? None. Pays annual franchise tax of \$5 to State of Delaware.
- (21) Give the exact location where this corporation maintained any store, warehouse or factory outside the State of New York, none.
- (22) Highest bona fide price at which stock sold during the year ending October 31, 1915: Preferred, ———; common, no sales.
- (23) Lowest bona fide price at which stock sold during year ending October 31, 1915: Preferred, ———; common, no sales.

Both Foreign and Domestic corporations must answer paragraphs 24-37 inclusive. Any property indicated in section I of this report must not be included below.

IN NEW YORK STATE

(In stating location, city or village or town must be given, with street and number.)

- (24) Average value of stock in trade carried during the year ending October 31, 1915, none.
- (25) Average monthly bank and cash balance employed during the year ending October 31, 1915, none.
- (26)† Average value of bills and accounts receivable during the year ending October 31, 1915, none.
- (27)* Average cash value of shares of stocks of other corporations doing business in the State of New York and owned by this Company during the year ending October 31, 1915, none.
- (28) Average value of bonds, loans on call and other financial securities held, used or employed in New York during the year ending October 31, 1915, none.
- (29) Average value of all personal property other than heretofore mentioned during the year ending October 31, 1915, \$15.00.
- (30) Average gross actual value of real estate located in the State of New York and owned by this Company during the year ending October 31, 1915, \$524,000.00.
- (30a) Assessed value of above real estate, \$520,000.00.

Location, Rockaway Point, Queens County, Long Island.

Total of assets above enumerated located in the State of New York during the year ending October 31, 1915, \$524,015.00.

OUTSIDE NEW YORK STATE

(In stating location, city or village or town must be given, with street and number.)

- (31) Average value of stock in trade carried during the year ending October 31, 1915, none.
- (32) Average monthly bank and cash balance employed during the year ending October 31, 1915, none.

† Bills and accounts receivable are generally located at the place from which the goods are shipped, provided the corporation there maintains at its own expense a place of business, including a store or warehouse. The residence of the debtor is of no importance.

* In answering Nos. 27 and 34, if the assets of the company whose stock is owned by your corporation are employed both "In" and "Outside" New York, an apportionment of your holdings may be made on the basis of employment.

- (33)† Average value of bills and accounts receivable during the year ending October 31, 1915, none.
- (34)* Average cash value of shares of stocks of other corporations owned by this corporation where such corporations are doing business wholly without the State of New York, none.
- (35) Average value of bonds, loans on call and other financial securities held, used or employed outside the State of New York during the year ending October 31, 1915, none.
- (36) Average value of personal property, other than heretofore mentioned during the year ending October 31, 1915, none.
- (37) Average gross actual value of real estate located outside the State of New York and owned by this Company during the year ending October 31, 1915, and where situated, none.
- (37a) Assessed value of above real estate, \$——.

Total of assets above enumerated located outside the State of New York during the year ending October 31, 1915, none.

(38) Average Liabilities:

Bonds not secured by mortgage, average, none.
 Mortgages, average, none.
 Bills payable, average, \$489,000.00.
 Accounts payable, average, none.
 Other liabilities, not including capital stock, average,
 \$51,675.11.
 Total average liabilities, \$540,675.11.

- (39) Percentage of assets of the Company employed in the State of New York during the year ending October 31, 1915, employed in manufacturing and in the sale of the product of such manufacture, none.
- (40) Are goods handled by you manufactured for you by others or bought for sale? None handled.
- (41) Do you operate a factory? No. If so, where? ——.

REMARKS

In 1901 all of the real property now owned by said Rockaway Pacific Corporation and situated at Rockaway Point, Long Island, was conveyed to Andrew K. Van Deventer individually, but was actually held by him as trustee for the Central Pacific Railway

† Bills and accounts receivable are generally located at the place from which the goods are shipped, provided the corporation there maintains at its own expense a place of business, including a store or warehouse. The residence of the debtor is of no importance.

* In answering Nos. 27 and 34, if the assets of the company whose stock is owned by your corporation are employed both "In" and "Outside" New York, an apportionment of your holdings may be made on the basis of employment.

People ex rel. Ft. George Realty Co. v. Miller, 179 N. Y. 49; *People ex rel. Niagara Hydraulic Co. v. Roberts*, 30 App. Div. 180, affirmed on opinion below 157 N. Y. 676; *People ex rel. Singer Mfg. Co. v. Wemple*, 150 N. Y. 46.

J. Kruttschnitt, *President*; Angus D. McDonald, *Vice-President*; Hugh Neil, *Secretary*; Andrew K. Van Deventer, *Treasurer*.

In witness whereof, I have set my hand this day of
 , 1915.

Vice-President.

(Official title.)

STATE OF NEW YORK, }
COUNTY OF NEW YORK. } ss.:

On this eighth day of November, A. D., 1915, personally appeared before me, a Notary Public in and for the County of New York, A. D. McDonald, Vice-President, of the above named Company, who, being duly sworn according to law, did depose and say that the foregoing report is just, true and correct and that it includes all dividends of any description declared by said Company during the year ending October 31, 1915, and that he has, according to his best knowledge and belief, appraised the Capital Stock of the Company as provided by statute, at not less than the average price at which it sold and not less than the difference between its assets and liabilities, exclusive of capital stock.

A. D. McDONALD.

Sworn to before me the day and year aforesaid.

(Seal) WM. E. LAPLANTE,
Notary Public.



STATE OF NEW YORK

No. 47

IN SENATE

MARCH 26, 1917

Form 42

Capital Stock Report for Year Ending October 31, 1916, of the ROCKAWAY PACIFIC CORPORATION, 165 Broadway, New York, N. Y.

Report Due November 15th

(Duplicate copy should be kept for your files. All annexed statements must be sworn to thereon.)

PENALTY NOTICE

Every corporation, association, joint-stock company, person or partnership failing to make the annual report required by this article, or failing to make any special report required by the commission, within any reasonable time to be specified by the commission, shall forfeit to the people of the state the sum of one hundred dollars for every such failure, and the additional sum of ten dollars for each day that such failure continues. (Tax Law, section 197.)

(COPY)

4-27-16-130,000 (26-16299)
42 C. T.

(Received Nov. 11, 1916, State Tax
Department, Corporation Tax
Bureau.)

This Report is Not to be made before October 31, 1916. When completed Mail to State Tax Department, Albany, N. Y., to arrive not later than November 15, 1916.

(See Penalty Notice)

As Vice-President of the Rockaway Pacific Corporation I make the following report of such Company for the year ending October 31, 1916, pursuant to the provisions of Section 192, Chapter 60 of Consolidated Laws:

- (1) The last preceding report made by this Company to the State of New York under the provisions of the above acts was for the year ending October 31, 1915.
- (2) Organized November 24, 1913, under the laws of Delaware.

- (3) This Company began business in the State of New York on:
The company has done no business in New York. See
"Remarks," post, p. 5.
- (4) Authorized capital stock of Company, \$25,000.
- (5) Number of shares of stock *authorized*: Common, 250; preferred, none.
- (6) Number of shares of stock *issued*: Common, 250; preferred, none.
- (7) *Par value* of each share: Common, \$100; preferred, ———.
- (8) Amount paid into Treasury of Company on each share:
Common, \$100; preferred, ———.
- (9) Amount of Capital stock issued for cash or property except as
in (10), \$25,000.
- (10) Amount of Capital stock *issued* for good will, copyrights,
brands, patents, trademarks, formulae, services, etc., other
than cash or property as in (9), none.
- (11) Dividends made or declared during year
ending October 31, 1916 { Amount of common stock on which dividends were
declared, none.
- (12) { Amount and date of each dividend on common stock:
No dividend has been declared or paid.
- (13) { Rate per cent per annum of dividends on common
stock, ———.
- (14) { Amount of preferred stock on which dividends were
declared, ———.
- (15) { Amount and date of each dividend on preferred stock, ———.
- (16) { Rate per cent per annum of dividends on preferred
stock, ———.
- (17) Nature of business in State of New York and how trans-
acted? None. See "Remarks," post, p. 5.
- (18) (a) Place, street and number where such business is con-
ducted, ———.
- (b) Where will mail reach the Company? Room 2506, 165
Broadway, New York City.
- (19) Where is your "principal office," as shown by your articles of
incorporation, located? Wilmington, Delaware.
- (20) (a) On what amount, other than real estate, was the corpora-
tion last assessed at the place where its "principal
office" was located? None. Pays annual franchise
tax of \$5 to the State of Delaware.
- (b) Have you received blank report for local assessment from
this department? ———.

- (21) Give the exact location where this corporation maintained any store, warehouse, factory or place of business outside the State of New York, none.
- (22) Highest bona fide price at which stock sold during the year ending October 31, 1916: Preferred, ———; Common, no sales.
- (23) Lowest bona fide price at which stock sold during year ending October 31, 1916: Preferred, ———; Common, no sales.

Both Foreign and Domestic corporations must answer paragraphs 24-37 inclusive. Any property indicated in section 10 of this report must not be included below.

IN NEW YORK STATE

(In stating location, city or village or town must be given, with street and number.)

- (24) Average value of stock in trade carried during the year ending October 31, 1916, none.
- (25) Average monthly bank and cash balance employed during the year ending October 31, 1916, none.
- (26)† Average value of bills and accounts receivable during the year ending October 31, 1916, none.
- (27)* Average cash value of shares of stocks of other corporations doing business in the State of New York and owned by this Company during the year ending October 31, 1916, none.
- (28)‡ Average value of bonds, loans on call and other financial securities held, used or employed in New York during the year ending October 31, 1916, none.
- (29) Average value of all personal property other than heretofore mentioned during the year ending October 31, 1916, \$15.00.
- (30) Average gross actual value of real estate located in the State of New York and owned by this Company during the year ending October 31, 1916, \$856,500.00.

The word "average" wherever it appears in this report has its plain, ordinary significance; neither the highest amount nor the lowest, but the mean. The same method employed in determining average assets should be used in determining average liabilities.

† Bills and accounts receivable are generally located at the place from which the goods are shipped, provided the corporation there maintains at its own expense a place of business, including a store or warehouse. The residence of the debtor is of no importance.

* In answering Nos. 27 and 34, if the assets of the company whose stock is owned by your corporation are employed both "In" and "Outside" New York, an apportionment of your holdings may be made on the basis of employment.

‡ Assets in Nos. 28 and 35 should be considered as located wherever the same are held.

(30a) Average assessed value of above real estate, \$856,500.00.

Location, Rockaway Point, Queens County, Long Island.

Total assets above enumerated located in the State of New York during the year ending October 31, 1916, \$856,515.00.

OUTSIDE NEW YORK STATE

(In stating location, city or village or town must be given, with street and number.)

(31) Average value of stock in trade carried during the year ending October 31, 1916, none.

(32) Average monthly bank and cash balance employed during the year ending October 31, 1916, none.

(33)† Average value of bills and accounts receivable during the year ending October 31, 1916, none.

(34)* Average cash value of shares of stocks of other corporations owned by this corporation where such corporations are doing business wholly without the State of New York, none.

(35)‡ Average value of bonds, loans on call and other financial securities held, used or employed outside the State of New York during the year ending October 31, 1916, none.

(36) Average value of personal property, other than heretofore mentioned during the year ending October 31, 1916, none.

(37) Average gross actual value of real estate located outside the State of New York and owned by this Company during the year ending October 31, 1916, and where situated, none.

(37a) Average assessed value of above real estate, \$——.

Total of assets above enumerated located outside the State of New York during the year ending October 31, 1916, none.

(38) Average Liabilities:

Bonds not secured by mortgage, average, none.

Mortgages, average, none.

Bills payable, average, \$489,000.00.

Accounts payable, average, none.

Other liabilities, not including capital stock, average as explained below, \$89,918.23.

Total average liabilities, \$578,918.23.

† Bills and accounts receivable are generally located at the place from which the goods are shipped, provided the corporation there maintains at its own expense a place of business, including a store or warehouse. The residence of the debtor is of no importance.

* In answering Nos. 27 and 34, if the assets of the company whose stock is owned by your corporation are employed both "In" and "Outside" New York, an apportionment of your holdings may be made on the basis of employment.

‡ Assets in Nos. 28 and 35 should be considered as located wherever the same are held.

- (39) Percentage of total assets of the Company employed in manufacturing by the Company in the State of New York during the year ending October 31, 1916, and in the sale of the product so manufactured, none.
- (40) Are goods handled by you manufactured for you by others or bought for sale? None handled.
- (41) Do you operate a factory? No. If so, where? ———.

REMARKS

In 1901 all of the real property now owned by said Rockaway Pacific Corporation and situated at Rockaway Point, Long Island, was conveyed to Andrew K. Van Deventer individually, but was actually held by him as trustee for the Central Pacific Railway Company, one of the subsidiary corporations of the Southern Pacific Company. This conveyance to the said Van Deventer was made in satisfaction of a debt then owing to the said Central Pacific Railway Company. The said Van Deventer continued to hold the said property as trustee for the said Central Pacific Railway Company until he conveyed the said property to the Rockaway Pacific Corporation in December, 1913. The said Southern Pacific Company caused the Rockaway Pacific Corporation to be incorporated in November, 1913 (with power to deal in real property), for the purpose of holding title to the said property at Rockaway Point until such time as an advantageous sale thereof could be made. The conveyance to the Rockaway Pacific Corporation was made subject to a lease to the Rockaway Point Company which covered the entire property. That lease has subsequently been extended and its terms somewhat modified. Under the said lease the said Rockaway Pacific Corporation makes no repairs or improvements, nor has it any duties or active covenants to perform. The rent received by the said Rockaway Pacific Corporation is insufficient to pay the taxes upon the property and the interest upon the balance due on the purchase price. It has heretofore been barely sufficient to pay the said taxes. The said property at Rockaway Point is unimproved property, save that it has a few cheap frame structures thereon. The said Rockaway Pacific Corporation has done no business, nor exercised its corporate franchises, in the State of New York.

People ex rel. Ft. George Realty Co. v. Miller, 179 N. Y. 49; *People ex rel. Niagara Hydraulic Co. v. Roberts*, 30 App. Div. 180, affirmed on opinion below 157 N. Y. 676; *People ex rel. Singer Mfg. Co. v. Wemple*, 150 N. Y. 46.

OFFICERS' NAMES

J. Kruttschnitt, *President*; Angus D. McDonald, *Vice-President*;
Hugh Neill, *Secretary*; Andrew K. Van Deventer, *Treasurer*.

The undersigned, being the Vice-President of the above Company, estimates and appraises the Capital Stock of said Company as follows: Two hundred and fifty shares at eleven hundred ten dollars, thirty-nine cents per share, amounting in the whole to two hundred seventy-seven thousand five hundred ninety-six and 77-100 dollars.

In witness whereof, I have set my hand this _____ day of
November, 1916.

(Signed)

A. D. McDONALD,
Vice-President and Controller
(Official title.)

NOTE.—Corporations paying six or more than six per centum on their entire issued capital stock need not appraise their capital stock; all others must appraise.

STATE OF NEW YORK, }
COUNTY OF NEW YORK, } ss.:

On this tenth day of November, A. D. 1916, personally appeared before me, a Notary Public in and for the County of New York, A. D. McDonald, Vice-President, of the above named Company, who, being duly sworn according to law, did depose and say that the foregoing report is just, true and correct and that it includes all dividends of any description declared by said Company during the year ending October 31, 1916, and that he has, according to his best knowledge and belief, appraised the Capital Stock of the Company as provided by statute, at not less than the average price at which it sold and not less than the difference between its assets and liabilities, exclusive of capital stock.

A. D. McDONALD,
Vice-President and Controller.

Sworn to before me the day and year aforesaid.

(Seal)

W. E. LAPLANTE,

Notary Public.



STATE OF NEW YORK

No. 48

IN SENATE

MARCH 28, 1917

Report of the Committee on the Mode of Procedure in re charges against John Purroy Mitchel

To the Senate:

The committee appointed by the President of the Senate, pursuant to the resolution adopted by the Senate on the twenty-sixth day of March, instant, to report to the Senate on or before Wednesday, March twenty-eighth instant, the mode of procedure to be followed on the hearing of certain charges against John Purroy Mitchel, and the time when such charges should be heard, makes this report:

First.—The time when the hearing of said charges shall be had will be on the third day of April, 1917, in the Senate Chamber, at twelve o'clock noon.

Second.—The mode of procedure in hearing such charges shall be as follows:

(a) A notice directed to said John Purroy Mitchel, requiring him to appear at the bar of the Senate on the third day of April, 1917, at twelve o'clock noon, shall be served upon him by the Sergeant-at-arms, or one of his assistants, on or before the 31st day of March, 1917. Said notice shall be signed by the President of the Senate and attested by the Clerk. With said notice shall be served a copy of the resolution adopted by the Senate on the twenty-sixth day of March, 1917, and a statement that said John Purroy Mitchel is charged by the Senate with having, upon the

twenty-second day of March, 1917, at the borough of Manhattan in the city of New York, published a false and malicious report of the conduct of a member of the Senate in his legislative capacity, in having publicly said, in words or in substance, as follows, to wit: "It would appear that there are certain members of the Legislature who are working in the interest of the German government. You know whom I mean, don't you? I mean Bob Wagner." Referring thereby to the Hon. Robert F. Wagner, a member of the Senate of the State of New York at such time, and representing the sixteenth senatorial district therein.

(b) If the said John Purroy Mitchel shall appear in pursuance of said notice the hearing shall then proceed, as hereinafter provided. If he shall not appear, a warrant shall then be issued, signed by the President of the Senate and attested by the Clerk, directed to the Sergeant-at-arms attending the Senate, directing him to take into custody the said John Purroy Mitchel and produce him at the bar of the Senate, forthwith, for the purpose of answering the charge thus made against him.

(c) Upon the appearance, or the production by the Sergeant-at-arms, of said John Purroy Mitchel, the resolution of the Senate adopted March twenty-sixth, 1917, hereinbefore referred to, and the charge made against him hereinbefore specified, shall be read by the Clerk of the Senate, and he shall then be asked by the President of the Senate if he did, in words or substance, make or publish the statement attributed to him in such charge. If he shall, in answer to such question put to him by the President, state that he did not make or publish, either in words or substance, he shall then be directed to retire and the Senate shall take action as to its further procedure. If he shall make answer to said question put to him by the President that he did make or publish the statement attributed to him in the charge, he shall then be further asked by the President to state specifically the precise evidence that he had, inducing him to make or publish said charge. When he shall have made answer to such question, said John Purroy Mitchel may then be examined by his counsel as to such facts as are deemed pertinent to the inquiry. Such examination shall be conducted before the Senate and shall be open to the public. After said John Purroy Mitchel shall have been examined as before provided, he may be cross-examined.

(d) The presiding officer shall rule on all questions that may be raised on such hearing; and all the rules, legal and usual in

courts of record of the State with respect to the introduction of evidence and the examination of witnesses, shall be observed. The rulings of the presiding officer shall be final unless an appeal therefrom to the Senate is made by five members. If an appeal is thus made the President of the Senate shall immediately and without further consideration by the Senate declare the Senate in executive session to pass upon such appeal.

(c) When the testimony shall have been concluded, and the evidence summed up the said John Purroy Mitchel shall retire from the bar and the presiding officer shall then put the question: "Is John Purroy Mitchel guilty of publishing a false and malicious report of the conduct of a member of the Senate in his legislative capacity?" The roll shall then be called and each member shall rise in his place and vote upon the said question. If the vote of the Senate shall be in the negative on such question, the said John Purroy Mitchel shall be forthwith discharged from further attendance upon the Senate and from custody, if he shall have been taken into custody. If the vote of the Senate on such question shall be in the affirmative, the President shall then put the question: "What punishment shall be inflicted upon John Purroy Mitchel for publishing a false and malicious report of the conduct of a member of the Senate in his legislative capacity?" and the action of the Senate taken thereon; and the punishment prescribed shall be imposed.

(f) The proceedings upon such hearing shall be entered at length upon the journal of the Senate.

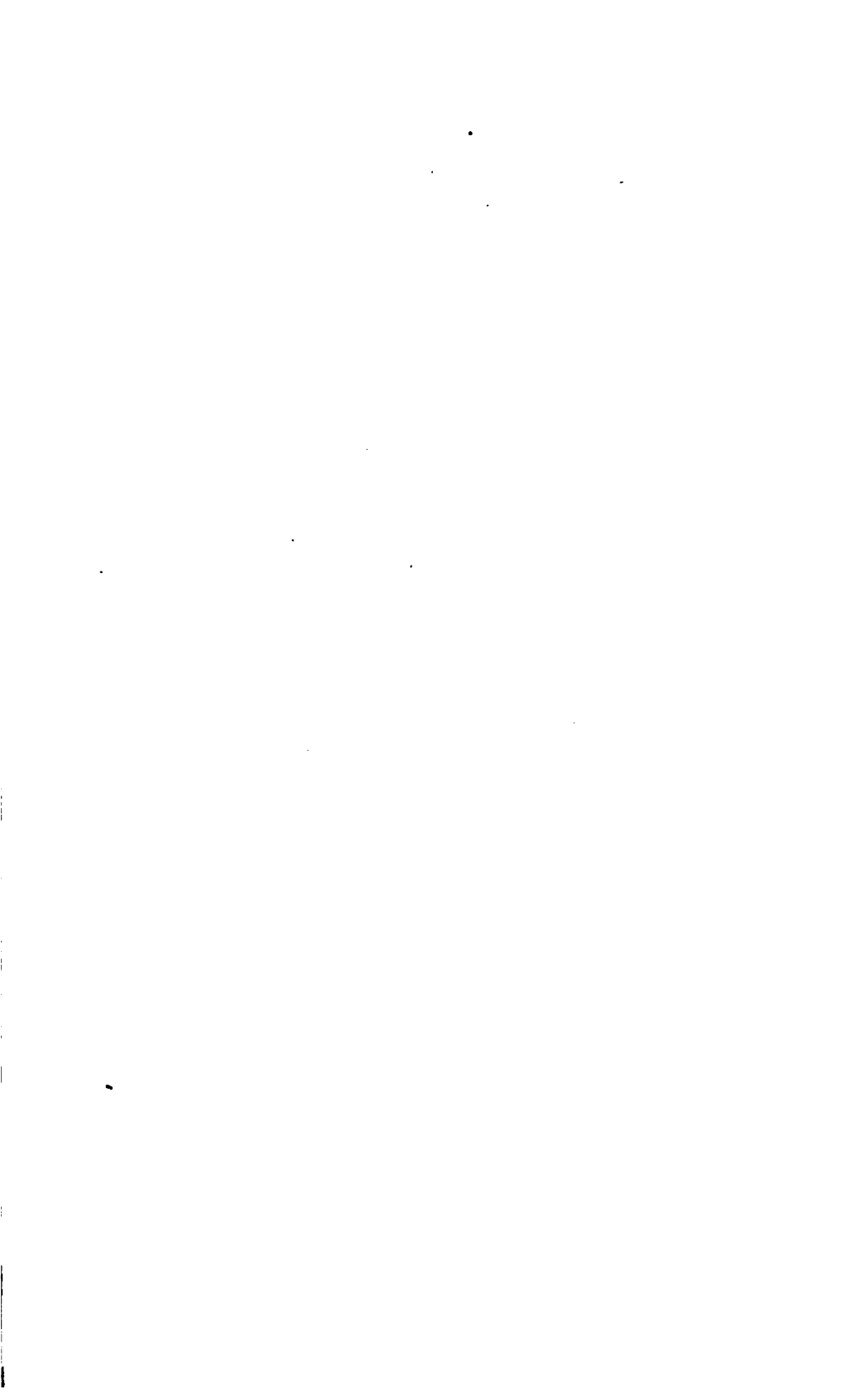
(g) The rules of the Senate shall be in force during said hearing, insofar as they do not conflict with anything provided in this method of procedure.

(h) A committee on privileges to consist of five members shall be appointed by the President of the Senate to conduct such inquiry and examination. Said committee may employ counsel for the purpose of conducting such examination and of doing any other thing deemed proper in the premises.

Dated, *March 28, 1917.*

Respectfully submitted,

CHARLES D. NEWTON.
CHARLES C. LOCKWOOD.
CHARLES W. WALTON.
JAMES A. FOLEY.
JAMES J. WALKER.



STATE OF NEW YORK

ANNUAL REPORT

OF THE

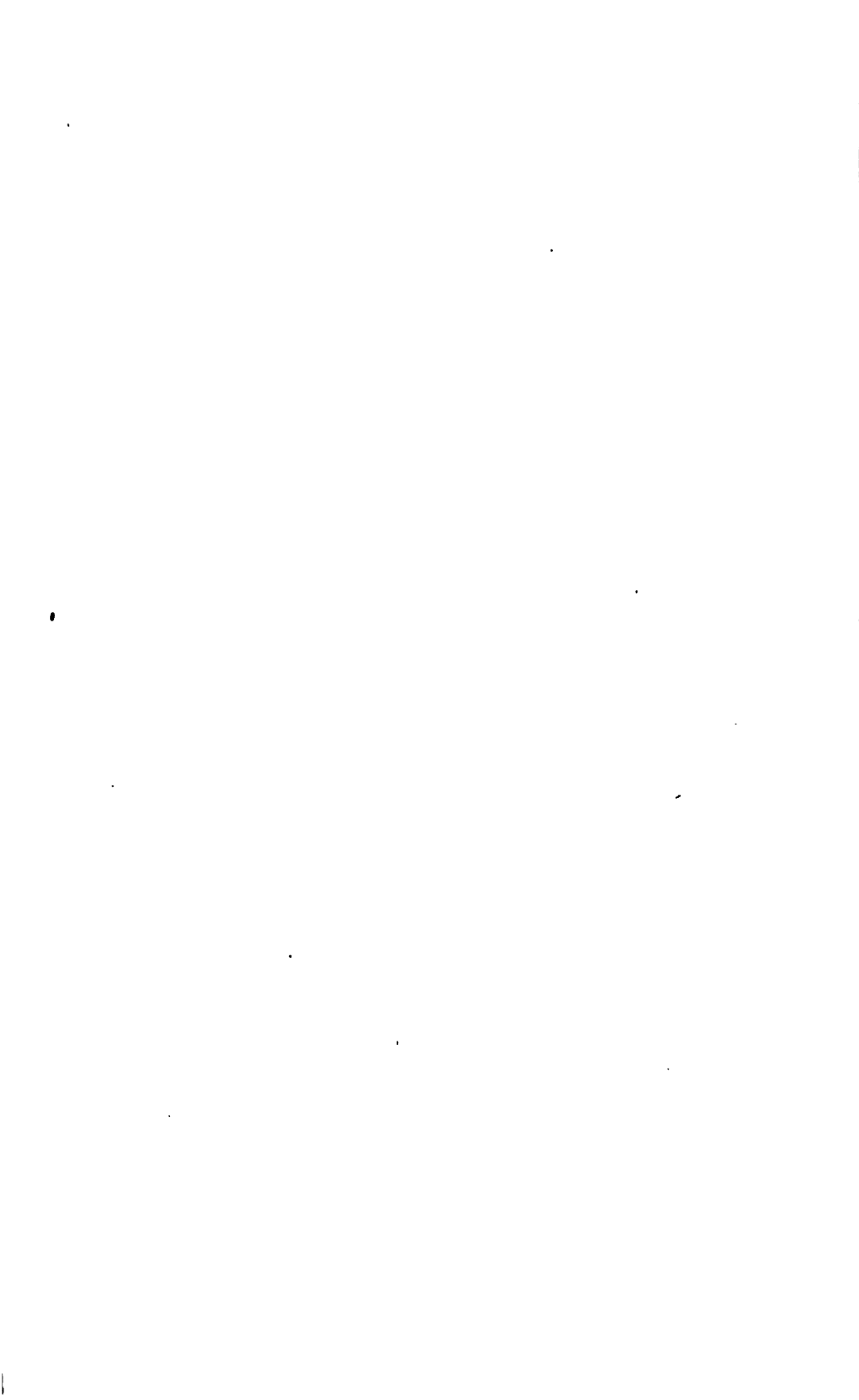
State Superintendent of Elections

For the Year 1916

FREDERICK L. MARSHALL, Superintendent
AUGUSTUS F. ALLEN, Chief Deputy
JACOB P. ROTHMANN, Secretary

TRANSMITTED TO THE LEGISLATURE MARCH 28, 1917

ALBANY
J. B. LYON COMPANY, PRINTERS
1917



STATE OF NEW YORK

EXECUTIVE CHAMBER

MARCH 28, 1917

To the Legislature:

I have the honor to transmit herewith the annual report of the State Superintendent of Elections, the same being for the year 1916.

CHARLES S. WHITMAN.

STATE OF NEW YORK

No. 49

IN SENATE

MARCH 28, 1917

Annual Report of the State Superintendent of Elections

To the Governor of the State of New York, Albany, New York:

SIR:— Pursuant to the provisions of section 488 of chapter 22 of the Laws of 1909, as amended by chapter 649 of the Laws of 1911 and as amended by chapter 678 of the Laws of 1915, the State Superintendent of Elections submits herewith his annual report for the year 1916.

Embraced herein are statements and schedules showing names and addresses of deputy State Superintendent of Elections serving during 1916, the number of days each has served, the compensation certified for each, moneys appropriated by the legislature; sums expended and remaining unexpended for the fiscal year 1915 to June 30, 1916, and for three months of the fiscal year 1916-1917; record of the number of persons disfranchised through deaths and by convictions for felonious offenses; number of investigations made, change of residence prior to and after registration; number of challenges ordered for Primary day, September 19, 1916, number of challenges ordered for each of the registration

days during 1916; statements showing hotel and lodging house registrations; registration and vote for 1916; number of electors registered both personally and impersonally, together with number who voted; a brief resume of the work done by the branch offices of the Department of the State Superintendent of Elections in the Judicial Districts over which the deputies assigned exercise special supervision; a review of the historical card records, as well as the number of arrests made in the State for violations of the election or penal law, names of persons arrested and the offenses charged, and the disposition thereof; and recommendations of amendments to the election law, which, in the opinion of the State Superintendent of Elections would tend to promote a more efficient prosecution of violators of the election law, together with such other amendments as are deemed expedient in the interest of the Elective franchise.

STATE SUPERINTENDENT OF ELECTIONS, DEPUTIES AND ASSISTANTS

The State Superintendent of Elections, deputies and assistants with the number and compensation of each, set forth in sections 471, 474 and 487 of the Election Law, follows:

471. There shall be an officer to be known as "state superintendent of elections." The governor shall appoint such superintendent of elections by and with the advice and consent of the senate, who shall hold office for the full term of four years. Such term shall begin on the first day of January in every fourth year beginning with the year nineteen hundred and fifteen and shall expire on the thirty-first day of December. Vacancies shall be filled for the remainder of the unexpired term. Such superintendent may be removed from office in the same manner as a sheriff. He may appoint one chief deputy without nomination, a secretary and necessary clerks, stenographers and other employees, and remove them at pleasure.

474. The superintendent, whenever he deems it necessary, may appoint, in addition to the chief deputy, without nomination, and at pleasure remove not more than two hundred and thirty-three other deputies, to be employed by him in enforcing the provisions of this article.

487. The annual salary of the state superintendent of elections shall be five thousand dollars; of the chief deputy, four thousand dollars; of the secretary, two thousand dollars; of one chief stenographer, fifteen hundred dollars; of not more than thirteen of the deputies, of whom eight may be assigned to take charge of the branch offices, fifteen hundred dollars each; of not more than seventy of the deputies, one thousand dollars each; payable semi-monthly. All other deputies shall receive five dollars for each day's service, not exceeding forty days for any one election, to be paid on the certificate of the superintendent or chief deputy, which forty days shall be within a period beginning one week before the first day of registration and ending December thirty-first of such year. The salaries of the clerks and other stenographers shall be fixed by the said superintendent. All salaries and other compensation provided by this section shall be paid by the state treasurer on the warrant of the comptroller.

The state superintendent may provide one main office, which shall be located in the city of Albany, and branch offices in his discretion, not to exceed eight in number, one of which shall be located in the city of New York and furnish them with needed furniture, stationery and supplies, and expend for such purpose and for disbursements and expenses in carrying out the provisions of this article, not exceeding forty thousand dollars each year, to be paid by the state treasurer on the audit and warrant of the comptroller.

DEPUTIES, STENOGRAPHERS AND CLERKS

Pursuant to the authority vested in the State Superintendent of Elections under the foregoing provisions of law, there were employed during the year 1916, the following number of deputy state superintendents, secretary, stenographers and clerks at the compensation stated below:

One chief deputy superintendent at an annual compensation of \$4,000.

One secretary at an annual compensation of \$2,000.

One clerk at an annual compensation of \$1,800.

One chief stenographer at an annual compensation of \$1,500.

Thirteen deputy superintendents, each at an annual compensation of \$1,500.

Seventy deputy superintendents, each at an annual compensation of \$1,000.

Ten stenographers, each at an annual compensation of \$864.

Thirty-three clerks, each at an annual compensation of \$720.

Three clerks, each at an annual compensation of \$600.

DEPUTY STATE SUPERINTENDENTS OF ELECTIONS

The following are names and residences of all persons appointed as Deputy State Superintendents of Elections during the year 1916; the number of days each has served, and the compensation certified for each such appointee:

A facsimile of blank form for examination of above deputies is herewith given:

| NAME | Address | Num- ber of days | Compen- sation |
|-------------------------|------------------------------------|------------------------|-------------------|
| A. F. Allen, ch. deputy | Jamestown | 366 | \$3,999 96 |
| John S. Armstrong... | 76 Prince street, Brooklyn..... | 366 | 999 96 |
| James Bruno | 342 E. 112th street, New York city | 366 | 1,500 00 |
| William H. Brown... | 174 Hicks street, Brooklyn..... | 366 | 1,500 00 |
| John N. Buckley..... | 4735 White Plains ave., N. Y. city | 366 | 1,500 00 |
| John F. Barrett..... | 430 E. 122d street, New York city | 366 | 999 96 |
| Alfred Birnbaum | 1216 First avenue, New York city | 366 | 999 96 |
| John F. Bauer..... | 295 Hemlock street, Brooklyn.... | 350 | 956 95 |
| Richard Begbie | 118 Linden street, Brooklyn..... | 366 | 999 96 |
| William Brust | 284 Humboldt street, Brooklyn.. | 366 | 999 96 |
| David Bregman | 598 Stone avenue, Brooklyn..... | 366 | 999 96 |
| Edward H. Boehringer | 89 Villa avenue, Buffalo, Erie Co. | 245 | 1,000 00 |
| Samuel C. Cohen..... | 56 E. 118th street, New York city | 366 | 1,500 00 |
| Henry Cunningham .. | 407 E. 16th street, New York city | 366 | 999 96 |
| James Cavanagh | 68 Penn street, Brooklyn..... | 366 | 999 96 |
| William J. Dover..... | 381 Bleecker street, New York city | 366 | 999 96 |
| Louis L. Ellrodt..... | 617 South 8th avenue, Mt. Vernon | 366 | 1,500 00 |
| Hoyt H. Freeman... | 513 Turtle street, Syracuse..... | 366 | 1,500 00 |
| Murray D. Firstman.. | 20 Pike street, New York city... | 366 | 999 96 |
| Harry Frankenstein... | 1444 5th avenue, New York city. | 366 | 999 96 |
| J. Frank Fanning... | 4705 4th avenue, Brooklyn..... | 366 | 999 96 |
| Andrew Flechsenhaar. | 201 Meserole street, Brooklyn... | 366 | 999 96 |
| John J. Gardiner..... | 669 Broadway, Albany..... | 366 | 1,500 00 |
| Joseph Gussfield | 338 E. 87th street, New York city | 366 | 999 96 |
| James Grimes | 847 Amsterdam ave., N. Y. city. | 366 | 999 96 |
| Harry G. Gay..... | 54 E. 88th street, New York city. | 366 | 999 96 |
| Herman Gogel | 643 6th street, New York city... | 366 | 999 96 |
| John H. Gallagher.... | 2216 Adams place, New York city | 366 | 999 96 |
| John M. Givens..... | 67 W. 131st street, New York city | 366 | 999 96 |
| Morris Greenbaum ... | 309 E. 9th street, New York city. | 366 | 999 96 |
| Leo E. Harris..... | 62 E. 93d street, New York city. | 366 | 999 96 |
| Nathan Hauptman .. | 303 E. 3d street, New York city.. | 366 | 999 96 |
| Alexander Herries .. | 163 W. 63d street, New York city. | 366 | 999 96 |
| Henry M. Haviland... | 59 Union Hall street, Jamaica... | 366 | 999 96 |
| Henry Jacobs | 84 Beaver street, Brooklyn..... | 366 | 999 96 |
| Lloyd F. Keleher..... | 601 W. 191st st., New York city.. | 366 | 1,500 00 |
| Thomas J. Keenan.... | 342 E. 51st street, New York city | 366 | 999 96 |
| David Kirsch | 294 Rivington st., New York city. | 366 | 999 96 |
| John A. Knowles..... | 1554 57th street, Brooklyn..... | 366 | 999 96 |
| Frederick E. Knauss. | 2512 Madison street, Ridgewood. | 366 | 999 96 |

DEPUTY STATE SUPERINTENDENTS OF ELECTIONS — (Concluded)

| NAME | Address | Num- ber of days | Compen- sation |
|-----------------------|--|------------------------|-------------------|
| Martin Keller | 947 Lorimer street, Brooklyn.... | 164 | 499 98 |
| Lewis L. Lovett..... | 214 Mohawk avenue, Scotia, N. Y. | 366 | 1,500 00 |
| John P. Lennon..... | 784 St. John's place, Brooklyn... | 366 | 999 96 |
| Marcus M. Levy..... | 423 E. 79th street, New York city | 366 | 999 96 |
| Leopold Lebel | 192 Lenox avenue, New York city | 366 | 999 96 |
| Milton Leonard | 486 Henderson avenue, West New Brighton | 366 | 999 96 |
| Philip Levy | 263 Greene avenue, Brooklyn.... | 366 | 999 96 |
| Joseph W. Mathias... | 173 E. 105th street, New York city | 366 | 999 96 |
| Chapman C. Moss.... | 114 E. 54th street, New York city | 366 | 999 96 |
| Richard Meister | 65 Spring street, New York city.. | 366 | 999 96 |
| Paul A. Moran..... | 248 St. Nicholas avenue, Brooklyn | 364 | 993 23 |
| William J. Milligan.. | 2722 Creston ave., New York city | 366 | 999 96 |
| Henry A. Mackey.... | 196 N. Henry street, Brooklyn... | 366 | 999 96 |
| Emanuel J. Maddox.. | 669½ Quincy street, Brooklyn... | 366 | 999 96 |
| Charles W. Moore.... | 285 E. 142d street, New York city | 366 | 999 96 |
| Joseph W. McGuinness | 455 W. 30th street, New York city | 366 | 999 96 |
| James McEvoy | 252 Bond street, Brooklyn..... | 366 | 999 96 |
| Michael J. McEnany.. | 2004 Lexington avenue, New York city | 366 | 999 96 |
| Stephen McCormick... | 246 15th street, Brooklyn..... | 366 | 999 96 |
| George H. Nason..... | 145 Franklin street, Brooklyn... | 185 | 508 64 |
| Thomas Nee | 418 Henry street, Brooklyn..... | 366 | 999 96 |
| Gustave Nathan | 2959 Atlantic avenue, Brooklyn.. | 12 | 32 27 |
| William A. Oakes.... | 515 W. 170th st., New York city. | 366 | 999 96 |
| Louis Obici | 491 Pearl street, New York city.. | 366 | 999 96 |
| John Olsen | 576 7th street, Brooklyn..... | 366 | 999 96 |
| Louis Parker | 80 7th street, New York city.... | 121 | 500 00 |
| George W. Richardson | 224 W. 10th street, New York city | 366 | 999 96 |
| Emile S. Reynolds.... | 65 Bank street, New York city.. | 366 | 999 96 |
| James Reed | 625 2d avenue, New York city... | 366 | 999 96 |
| Winfield S. Roberts.. | 73 W. 88th street, New York city | 366 | 999 96 |
| Frederick W. Ross.... | 547 Marcy avenue, Brooklyn.... | 366 | 999 96 |
| John B. Roth..... | 15 Fisk av., Winfield, Long Island | 366 | 999 96 |
| Michael F. Sassi.... | 58 Catharine st., New York city. | 366 | 1,500 00 |
| Louis Schreiber | 639 11th avenue, New York city. | 366 | 999 96 |
| Mortimer F. Schwarz. | 373 W. 116th ave., New York city | 366 | 999 96 |
| Benjamin F. Strauss. | 200 W. 92d street, New York city | 366 | 999 96 |
| John W. Suiter..... | 603 W. 180th st., New York city. | 366 | 999 96 |
| Charles A. Schenck... | 173 E. 77th street, New York city | 366 | 999 96 |
| Jacob Steil | 19 Lincoln st., Long Island city. | 366 | 999 96 |
| W. Irving Turner.... | 525 W. 123d street, New York city | 366 | 999 96 |
| F. O. Viehmann..... | 49 Lowell street, Rochester..... | 366 | 1,500 00 |
| James H. Van Deusen | 10 Brooklyn avenue, Brooklyn... | 366 | 999 96 |
| Arthur D. Weed..... | Port Crane, New York..... | 366 | 1,500 00 |
| Robert J. Williamson. | 474 W. 34th street, New York city | 366 | 999 96 |
| Robert B. Wallace... | 200 W. 131st st., New York city. | 366 | 999 96 |
| Cornelius J. Whigam. | 1 St. Felix street, Brooklyn.... | 366 | 999 96 |
| William H. Winn, Jr. | 80 St. Mark's pl., New York city. | 366 | 999 96 |

FORM NO. 90. 6-18-15-300 (32-7723)



191..
—
NOTICE

IMPORTANT.

The applicant must make out on the back of this blank a report on a supposed case of false registration, indicating how he would investigate the same.

This blank must be filled out in the handwriting of the person applying for appointment as a Deputy State Superintendent of Elections, who must make affidavit to the truth of the statements made hereon by him, before a Notary Public, Commissioner of Deeds or Justice of the Peace, and file this blank so filled and sworn to in the office of the State Superintendent of Elections.

FREDERICK L. MARSHALL,
State Superintendent of Elections.

Examination Blank of Applicant for Deputy State Superintendent of Elections.

- 1. I make and swear to the following statement:
 - a. My full name is.....
 - b. My residence and Post Office address is No.....
.....County of.....State of New York.
- 2. I am years of age and was born at.....
on the day of, 18....
- 3. I have been a resident of the State of New York for a period of....years.
- 4. If not by birth a citizen
 - a. When were you naturalized?
 - b. Where were you naturalized?.....
 - c. When did you come to the United States?.....
 - d. If your citizenship was derived through the naturalization of your father, state when and where he was naturalized?.....
- 5. Are you married or single?.....
- 6. Are you a qualified elector of the city, town or village where you reside?
- 7. Give number of Election District in which you reside.....Ward.....
- 8. Number of Assembly District.....
- 9. State your occupation, the names of your employers and where you have been employed for the past three years.

| OCCUPATION | YEAR | NAME OF EMPLOYER | ADDRESS |
|------------|------|------------------|---------|
| ..... | 191 | ..... | ..... |
| ..... | 191 | ..... | ..... |
| ..... | 191 | ..... | ..... |

If any of these employers discharged or removed you, state specifically the cause of such discharge or removal.....

- 10. Are you a candidate for any public office to be voted for at the next ensuing election?
- 11. If so, what is the title of the office?.....
- 12. Do you hold any public office? If so, give title of office.....
- 13. Are you employed by any public officer? If so, give name and title of office
- 14. Have you ever been arrested?.....
- 15. If so, state nature of offense charged and disposition of case.....
- 16. Have you ever served as a Deputy of this Wepartment? If so, when?
- 17. Were you discharged for cause?

STATE OF NEW YORK

County of..... ss.:

On this day of 191 ,
 the applicant above named, to me personally known, having been duly sworn
 before me, stated that he had read the printed, as well as the written parts
 of the foregoing application, and that the several statements therein contained
 are and each of them is true; that deponent, who has signed this application,
 is the person named therein, and the answers to all of the foregoing questions
 are in his own handwriting.

Signature of applicant.....
 (As usually signed.)

Sworn to and subscribed before me by said applicant this day of
, 191....

Signature of person administering oath.....
 Official Title

191..

EXAMINATION BLANK

Of Applicant of

DEPUTY SUPERINTENDENT OF ELECTIONS

Name.....

MEMORANDA**Report on Case of False Registration.**

NOTE.—The applicant must make out a report below of a case of
 supposed false registration indicating how he would proceed to
 investigate the same.

Name investigated
 Residence given
 Report. To the State Superintendent of Elections, Sir:

Respectfully submitted,

.....

Applicant.

TEMPORARY DEPUTIES

Pursuant to the provisions of sections 474 and 487 on the second day of October, 1916, the State Superintendent of Elections appointed 150 deputies whose services extended over a period of forty days. Applicants were examined and interrogated as to their qualifications and previous experience. The services of these deputies were terminated on the tenth day of November, 1916. Before receiving compensation such deputies were obliged to submit verified statements showing number of days of actual service rendered, which statements had first to be approved by the deputy state superintendent of elections in charge of the Judicial District in which they operated and then submitted to the State Superintendent of Elections. These deputy state superintendents were assigned to the following branch offices: New York, Buffalo, Rochester, Syracuse, Binghamton, Schenectady, Mt. Vernon and Albany.

A facsimile of the blank forms of examination submitted to each of the applicants for the position of temporary deputy state superintendent of elections is herewith given:

DEPUTY STATE SUPERINTENDENTS OF ELECTIONS AT \$5.00 PER DIEM

| NAME | Address | Number of days | Compensation |
|------------------------|-----------------------------------|----------------|--------------|
| William Albers | 439 E. 149th st., New York city.. | 4 | \$20 00 |
| James Bucannon | 270 Bowery, New York city..... | 40 | 200 00 |
| John Burns | 21 Bowery, New York city..... | 40 | 200 00 |
| Barney Blum | 626 8th avenue, New York city.. | 40 | 200 00 |
| Joseph C. Bonfiglio... | 1835 Lexington av., New York city | 7 | 35 00 |
| Hyman Brickman | 233 Cherry street, New York city | 40 | 200 00 |
| Michael Beck | 302 Bowery, New York city..... | 40 | 200 00 |
| Edward C. Burgess... | 640 McDonough street, Brooklyn. | 40 | 200 00 |
| Charles Bayer | 8 Court street, Brooklyn..... | 40 | 200 00 |
| Daniel J. Bradshaw.. | 950 E. 14th street, Brooklyn.... | 40 | 200 00 |
| Theodore J. Beck..... | 629 46th street, Brooklyn..... | 40 | 200 00 |
| Harry Bayne | Catskill, Greene county..... | 2 | 10 00 |
| David Burke | Kingston, Ulster county | 40 | 200 00 |
| Edwin R. Burnham... | Saratoga Springs, Saratoga Co.. | 40 | 200 00 |
| William P. Buck..... | Watkins, Schuyler county | 40 | 200 00 |
| John W. Blades..... | Hornell, Steuben county | 40 | 200 00 |
| Robert E. Carrington. | 235 W. 134th st., New York city. | 40 | 200 00 |
| William F. Cooper... | 885 3d avenue, New York city... | 40 | 200 00 |

DEPUTY STATE SUPERINTENDENTS OF ELECTIONS AT \$5.00 PER
DIEM — (Continued)

| NAME | Address | Number of days | Compensation |
|------------------------|---|----------------|--------------|
| Thomas J. Casey.... | 635 E. Fordham road, New York city | 37 | 180 00 |
| Eugene F. Cabona.... | 214 Skillman street, Brooklyn.... | 40 | 200 00 |
| Edward Cicio | 193 Montrose avenue, Brooklyn.... | 39 | 195 00 |
| Lester Creighton | 94 Newell street, Brooklyn | 40 | 200 00 |
| John A. Chalmers.... | Tupper Lake, Franklin county.... | 40 | 200 00 |
| William J. Crangle.. | St. Johnsville, Montgomery Co.... | 40 | 200 00 |
| Frank W. Chickering. | Copenhagen, Lewis county | 40 | 200 00 |
| Lester D. Campbell... | South Butler, Wayne county.... | 40 | 200 00 |
| Charles H. Churchill. | Penn Yan, Yates county..... | 38 | 190 00 |
| Arthur E. Croft..... | Garrison, Putnam county | 40 | 200 00 |
| Anton J. Daniel..... | 340 E. 74th street, New York city | 14 | 70 00 |
| Frank Doherty | 524 W. 53d street, New York city | 40 | 200 00 |
| Charles F. Danks.... | 266 Stone avenue, Troy, Renesse- laer county | 40 | 200 00 |
| Sidney B. Dexter.... | Narrowsburg, Sullivan county .. | 40 | 200 00 |
| Charles Eichenfeld ... | 984 Tiffany street, New York city | 40 | 200 00 |
| Frank W. Eckerson.... | 94 Bedford avenue, Brooklyn.... | 40 | 200 00 |
| Peter A. Endres | 148 Hudson Avenue, Albany..... | 40 | 200 00 |
| Frank J. Ellwood.... | Canton, St. Lawrence county.... | 40 | 200 00 |
| Austin W. Erwin..... | Geneseo, Livingston county | 40 | 200 00 |
| W. Clair Emens | Romulus, Seneca county | 40 | 200 00 |
| George Fentricks | 541 W. 124th st., New York city. | 40 | 200 00 |
| Harry Feinglas | 133 E. 7th street, New York city. | 40 | 200 00 |
| George Frankerich .. | 248 First avenue, New York city. | 10 | 50 00 |
| Edward Fellerath | Sayville, Suffolk county | 40 | 200 00 |
| Martin E. Foland.... | Middleburg, Schoharie county .. | 10 | 50 00 |
| Fred H. Fairchild.... | Ticonderoga, Essex county | 32 | 160 00 |
| H. Monroe Ford..... | Syracuse, Onondaga county | 40 | 200 00 |
| Joseph J. Genner.... | 592 Ninth avenue, New York city | 40 | 200 00 |
| Harris Goldberg | 6 Rivington street, New York city | 40 | 200 00 |
| Frank Gorrill | 419 E. 151st st., New York city. | 36 | 180 00 |
| John Gregorius | 352 Columbia avenue, Woodhaven | 40 | 200 00 |
| Frank E. Goodale.... | West Chazy, Clinton county..... | 40 | 200 00 |
| Raymond J. Griffis... | Batavia, Genesee county | 40 | 200 00 |
| Charles Hoffman | 185 Bowery, New York city..... | 40 | 200 00 |
| Edward W. Hummer... | 266 W. 144th st., New York city. | 40 | 200 00 |
| Louis Harris | 174 Canal street, New York city. | 40 | 200 00 |
| Samuel Harris | 207 W. 80th st., New York city.. | 40 | 200 00 |
| Louis Humphreys | 242 W. 45th st., New York city.. | 40 | 200 00 |
| Michael T. Heffernan. | 670 Second avenue, New York city | 40 | 200 00 |
| Isaac Herskowitz | 20 N. William st., New York city. | 40 | 200 00 |
| Albert Husch | 269½ Vernon avenue, Brooklyn.. | 40 | 200 00 |
| Joseph G. Huntington | 381 Eighth street, Brooklyn.... | 40 | 200 00 |
| John Hilton | 677 E. 24th street, Brooklyn.... | 40 | 200 00 |
| Frederick G. Hughes... | 44-A Eldert street, Brooklyn.... | 40 | 200 00 |
| Arthur S. Hunkele... | 179 Luquer street, Brooklyn.... | 40 | 200 00 |
| Almeron E. Haskins... | Franklinton, Schoharie county... | 37 | 185 00 |
| Frederick M. Hart.... | Oswego, Oswego county | 40 | 200 00 |
| Henry S. Hakes | Cortland, Cortland county | 40 | 200 00 |
| George H. Haen..... | 413 Vermont street, Buffalo.... | 28 | 140 00 |
| Joseph Jacobs | 165 E. 111th st., New York city. | 33 | 165 00 |

DEPUTY STATE SUPERINTENDENTS OF ELECTIONS AT \$5.00 PER
DIEM — (Continued)

| NAME | Address | Number of days | Compensation |
|-------------------------|-------------------------------------|----------------|--------------|
| Joseph Jacob | 30 Suydam street, Brooklyn..... | 40 | 200 00 |
| William Koch | 523 E. 81st street, New York city | 40 | 200 00 |
| Joseph J. Kumb..... | 80 Second avenue, New York city | 40 | 200 00 |
| John J. Kirkpatrick.. | Patchogue, Suffolk county | 40 | 200 00 |
| Matthew W. Kiernan.. | Ellicottville, Cattaraugus county.. | 40 | 200 00 |
| Irving Levy | 171 E. 105th st., New York city.. | 40 | 200 00 |
| David S. Lande..... | 500 W. 114th st., New York city.. | 40 | 200 00 |
| Clarence Lipnik | 64 E. 94th street, New York city.. | 40 | 200 00 |
| Samuel Lefkowitz ... | 96 Goerck street, New York city.. | 40 | 200 00 |
| Jacob Levin | 38 W. 113th street, New York city.. | 40 | 200 00 |
| Louis Leichtman | 614 E. 5th street, New York city.. | 40 | 200 00 |
| Anton Laznovsky | 1356 First ave., New York city.. | 26 | 130 00 |
| Willis Larkin | 205 Main street, Tottenville..... | 40 | 200 00 |
| Andrew B. Leotand... | Glens Falls, Warren county..... | 40 | 200 00 |
| Merritt M. Lewis..... | McDonough, Chenango county.... | 40 | 200 00 |
| Carl E. Lloyd..... | Ashville, Chautauqua county..... | 40 | 200 00 |
| William Miller | 112 Bowery, New York city..... | 40 | 200 00 |
| William J. Marion.... | 20 Gansevoort st., New York city | 40 | 200 00 |
| Barney Marks | 464 Grand street, New York city.. | 40 | 200 00 |
| Salvatore Martino | 228 E. 110th st., New York city.. | 40 | 200 00 |
| Robert L. Morgan..... | 2347 First ave., New York city.. | 40 | 200 00 |
| Edward J. Madden..... | 310 E. 39th street, New York city | 40 | 200 00 |
| Antonio Macilino | 189 Park Row, New York city..... | 40 | 200 00 |
| Isaac Martin | 683 Fulton street, Brooklyn..... | 40 | 200 00 |
| John A. Masterson.... | 250 Palmetto street, Brooklyn.... | 40 | 200 00 |
| John F. Mayer..... | 622 Gates avenue, Brooklyn..... | 40 | 200 00 |
| Jacob W. Miller..... | Watertown, Jefferson county..... | 40 | 200 00 |
| John L. Moe..... | Ithaca, Tompkins county..... | 40 | 200 00 |
| Charles H. Miskell.... | Auburn, Cayuga county..... | 40 | 200 00 |
| James J. Murphy..... | 549 Front street, Buffalo..... | 40 | 200 00 |
| William S. McNab..... | 336 E. 20th street, New York city | 30 | 150 00 |
| Robert A. McCauley.. | Schenectady, Schenectady county.. | 40 | 200 00 |
| Laurence R. McLaren.. | Hudson Falls, Washington county | 40 | 200 00 |
| Thomas J. McCann..... | Ilion, Herkimer county..... | 40 | 200 00 |
| Martin DeF. McCarn.. | Wellsville, Allegany county..... | 40 | 200 00 |
| August Newman | Bolton road, New York..... | 40 | 200 00 |
| Frank A. Nolan..... | Central Park, Nassau county..... | 40 | 200 00 |
| Edward G. Nowlan..... | Newark Valley, Tioga county..... | 40 | 200 00 |
| Edward J. Oliver..... | Treadwell, Delaware county..... | 40 | 200 00 |
| Donald L. Oliver..... | Lockport, Niagara county | 40 | 200 00 |
| Emil Petersen | 478 Flushing avenue, Astoria..... | 40 | 200 00 |
| Frank L. Plass..... | 1070 Jamaica avenue, Woodhaven.. | 40 | 200 00 |
| Moses P. Pierce..... | Elmira, Chemung county..... | 40 | 200 00 |
| Ora A. Pratt..... | Medina, Orleans county..... | 40 | 200 00 |
| Nathan Rosenbaum.... | 235 E. 4th street, New York city.. | 40 | 200 00 |
| Morris Rosenblum | 1804 Belmont ave., New York city.. | 40 | 200 00 |
| Joseph J. Ross | 27 Strong street, Corona..... | 40 | 200 00 |
| William Roesler | 677 Bedford avenue, Brooklyn... | 40 | 200 00 |
| David Rosenberg | 412 Hopkinson avenue, Brooklyn.. | 40 | 200 00 |
| William A. Robison.... | Clifton Springs, Ontario county.. | 40 | 200 00 |
| William J. Richter.... | 170 Lutheran street, Buffalo..... | 40 | 200 00 |
| Arthur C. Rohmer.... | 192 Normal avenue, Buffalo..... | 9 | 45 00 |

caused this department to be operated under Chapter 646, Part 1, of the Laws of 1916. The statements given below indicate the itemized expenditures in the "maintenance and operation" account.

First from October 1st, 1915, to June 30th, 1916, and from July 1st, 1916, to September 30th, 1916.

Appropriations, Chapter 725 of Laws 1915.

Expenditure, October 1st, 1915, to June 30th, 1916.

Official Salaries

| | |
|------------------------|-------------|
| Appropriated | \$12,500 00 |
| Expended | 9,374 85 |
| | <hr/> |
| Balance | \$3,125 15 |

Graded Employees

| | |
|------------------------|-------------|
| Appropriated | \$39,240 00 |
| Expended | 19,532 53 |
| | <hr/> |
| Balance | \$19,707 47 |

Deputies

| | |
|------------------------|--------------|
| Appropriated | \$119,500 00 |
| Expended | 96,074 11 |
| | <hr/> |
| Balance | \$23,425 89 |

Office Expenses

| | |
|---|-------------|
| Appropriated | \$25,000 00 |
| Credit Chapter 529, Laws of 1914. | 250 14 |
| | <hr/> |
| | \$25,250 14 |
| Expended | 23,915 69 |
| | <hr/> |
| Balance | \$1,334 45 |

The expenditures in the office account are itemized as follows:
Chapter 725, Laws of 1915.

October 1st, 1915, to June 30th, 1916.

| | |
|---------------------|------------|
| Printing | \$1,454 03 |
| Equipment | 5,286 65 |

| | |
|--------------------------|--------------------|
| Supplies | 1,383 45 |
| Traveling | 3,647 96 |
| Communications | 2,290 45 |
| Rent | 9,743 19 |
| Contingencies | 109 96 |
| Total | <u>\$23,915 69</u> |

Appropriation.

Chapter 646, Part 1, Laws of 1916.

Expenditures July 1st, 1916, to September 30th, 1916.

Executive

| | |
|------------------------|-------------------|
| Appropriated | \$12,500 00 |
| Expended | 3,124 95 |
| Balance | <u>\$9,375 05</u> |

Salaries General

| | |
|------------------------|--------------------|
| Appropriated | \$39,240 00 |
| Expended | 8,749 80 |
| Balance | <u>\$30,490 20</u> |

Deputies

| | |
|------------------------|--------------------|
| Appropriated | \$119,500 00 |
| Expended | 22,292 90 |
| Balance | <u>\$97,207 10</u> |

Office Expenses

| | |
|------------------------|--------------------|
| Appropriated | \$32,325 41 |
| Expended | 9,582 62 |
| Balance | <u>\$22,742 79</u> |

The expenditures in the office account are itemized as follows:
Chapter 646, Part 1, Laws of 1916.

July 1, 1916, to September 30, 1916.

| | |
|--------------------------|------------|
| Printing | \$3,064 85 |
| Equipment | 57 96 |
| Supplies | 661 49 |
| Traveling | 577 85 |
| Communications | 1,553 38 |
| Rent | 3,036 49 |
| Contingencies | 330 60 |
| <hr/> | |
| Total | \$9,582 62 |
| <hr/> <hr/> | |

HISTORICAL CARDS

The historical card review is a most important and significant feature of the departmental work. On July 14, 1916, the transcription of the 1915 registration was completed. When it is taken into consideration that the force of the State Superintendent of Elections is greatly inferior, numerically, to that of any other regime since the institution of this Department, the actual amount of work performed by the staff of the State Superintendent of Elections can readily be appreciated. The magnitude of this work is further exemplified by the many uses to which the review is subjected. Of this phase, however, mention will be made in the latter part of this report. At present, the complete record on file at this office of the historical card review is invaluable in bringing to light evidence of false registration and attempted illegal voting. Ex-convicts who, because of having been convicted of felonious offenses have lost their right of franchise, are detected through the instrumentality of these cards and thus prevented from unlawfully exercising their right of suffrage. With the system in vogue at this time, it is utterly impossible for a person to vote more than once in any one county of the State. Not only is the historical card a check upon the voting record of a person moving from one county to another, but it verifies as well the record of an elector who has moved from one part of the State to another even beyond the judicial district in which he formerly resided. When the registration card of an elector who had last registered and voted

in one judicial district is received by the Deputy State Superintendent of Elections in charge of the district in which he last voted, said Deputy immediately communicates with the office which embraced the county in which said elector formerly resided. In this manner the previous registration and voting record of such elector is obtained from the historical card record on file in said office.

The following statement indicates the number of inquiries received by each Deputy State Superintendent of Elections in charge of the various judicial districts from other judicial district offices in different parts of the State:

| Districts | Inquiries |
|--|-----------|
| First and Second Judicial Districts..... | 2,413 |
| Third Judicial District..... | 612 |
| Fourth Judicial District..... | 749 |
| Fifth Judicial District..... | 863 |
| Sixth Judicial District..... | 618 |
| Seventh Judicial District..... | 1,011 |
| Eighth Judicial District..... | 1,346 |
| Ninth Judicial District..... | 776 |
| | <hr/> |
| | 8,388 |

Owing to the disorganized condition in which the historical card review was found in the up-State branch offices, a great deal of extra work was necessary in order to make a comprehensive record, but on September 14th, 1916, the historical card review throughout the entire State was brought up to date, and to-day a uniform system is in operation, that goal toward which my assistants and myself had been striving for since the beginning of the present administration. Since its completion it has been the means of simplifying and greatly reducing the amount of work relative to the proper administration of this Department.

To briefly describe the modus operandi of the historical card review, I will state that the registration cards are first verified, then placed in alphabetical directory order, the ballot number of the elector entered and then transferred to the historical card.

The historical cards are also arranged in alphabetical directory order by counties, and when a voter moves from one county to another the historical card record is also changed after it has been definitely ascertained that the voter is the same person formerly residing in another county. With the historical card review kept as it is at present, it is an utter impossibility for one person to vote on the name of one deceased. The historical card review prevents "repeating" and is a cogent factor in reducing to a minimum the existent opportunities for fraud.

The following compendium shows the number of cards written by counties throughout the State during 1916, and grouped in judicial districts:

| Districts | Counties | Number of cards written |
|--|------------------------|----------------------------|
| First and Second Judicial Districts | New York | 251,640 |
| | Kings | 247,337 |
| | Bronx | 87,303 |
| | Queens | 64,804 |
| | Richmond | 16,815 |
| | Nassau . . . . . | ..... |
| Third Judicial District | Suffolk . . . . . | ..... |
| | Albany | 48,152 |
| | Columbia | 12,430 |
| | Greene | 9,394 |
| | Rensselaer | 32,529 |
| | Schoharie | 7,825 |
| | Sullivan | 10,124 |
| Fourth Judicial District | Ulster | 22,295 |
| | Schenectady | 33,282 |
| | Clinton | 2,864 |
| | Essex | 3,297 |
| | Franklin | 4,183 |
| | Fulton . . . . . | ..... |
| | Hamilton . . . . . | ..... |
| | Montgomery | 2,791 |
| | St. Lawrence | 9,186 |
| | Saratoga | 4,329 |
| | Warren | 2,982 |
| | Washington | 3,917 |

| Districts | Counties | Number of cards written |
|---------------------------|-----------------------|----------------------------|
| Fifth Judicial District | Onondaga | 50,018 |
| | Herkimer | 2,414 |
| | Jefferson | 5,225 |
| | Lewis . . . . . | ..... |
| | Oneida | 19,037 |
| | Oswego | 7,632 |
| Sixth Judicial District | Broome | 26,980 |
| | Chemung | 20,802 |
| | Chenango | 4,066 |
| | Cortland | 5,294 |
| | Delaware . . . . . | ..... |
| | Madison | 4,610 |
| | Otsego | 4,802 |
| | Schuyler . . . . . | ..... |
| | Tioga . . . . . | ..... |
| | Tompkins | 8,374 |
| | Monroe | 51,812 |
| Seventh Judicial District | Cayuga | 7,310 |
| | Livingston . . . . . | ..... |
| | Ontario | 2,500 |
| | Seneca . . . . . | ..... |
| | Steuben | 4,800 |
| | Wayne . . . . . | ..... |
| | Yates . . . . . | ..... |
| Eighth Judicial District | Erie | 69,809 |
| | Allegany | 3,627 |
| | Cattaraugus | 2,118 |
| | Chautauqua | 7,432 |
| | Genessee | 1,916 |
| | Niagara | 4,183 |
| | Orleans | 3,281 |
| | Wyoming | 1,947 |
| Ninth Judicial District | Westchester | 62,176 |
| | Dutchess | 21,755 |
| | Orange | 27,762 |
| | Putnam | 4,040 |
| | Rockland | 11,820 |

OFFICIAL PRIMARIES

In 1916 two official primary elections were held; one in the spring for the purpose of electing delegates and alternates to the National Convention to nominate a candidate for President of the United States, and the fall primaries for the purpose of nominating candidates for the various State offices. This necessitated a compilation of challenge lists for both primary elections based upon investigations made by Deputy State Superintendents of Elections throughout Greater New York. The Police Department of the city of New York assisted materially in making these investigations, as owing to the limited number of deputies at my command, my efforts in this direction were somewhat circumscribed.

The following number of names appeared on the challenge list in the spring primaries:

| | |
|---------------------------|--------|
| New York County..... | 27,430 |
| Kings County | 20,055 |
| Queens County | 4,041 |
| Richmond County | 784 |
| Bronx County | 8,532 |
| | <hr/> |
| | 60,842 |

In the fall primaries the following number of names appeared on the challenge list through Greater New York:

| | |
|---------------------------|---------|
| New York County..... | 47,313 |
| Kings County | 38,132 |
| Queens County | 7,370 |
| Richmond County | 1,471 |
| Bronx County | 11,648 |
| | <hr/> |
| | 105,934 |

INVESTIGATIONS OF CHANGES OF RESIDENCE

An extremely important cog in the machinery of this Department is the investigation of change of residence. In order to thwart attempts at fraudulent registration, the registry lists of

1915 were arranged by election and assembly districts in convenient card board pamphlet form and given to each Deputy State Superintendent of Elections to pursue his investigations.

To obtain authoritative information for the challenge list for registration days, deputies were delegated to interrogate such persons whose names appeared on the registry lists of 1915 and where this was not possible, inquiry was made of the persons occupying the premises from which such elector last registered, or from the superintendent or caretaker. When information of a removal was obtained, the names of two witnesses having knowledge of such fact were given. Where the slightest doubt remained as to the identity of an elector another investigation was made.

The figures given below showing number of investigations of removals made prior to registration and between registration and election are significant of the immense amount of time and labor involved in this phase of the work. A fac-simile of the instructions given to deputies to preclude any possibility of mistake is also shown.

DEAR SIR:—Before marking O. K. alongside the name of an elector on the list furnished, indicating that he still resides at the designated premises, exercise great care that the information leading to such action has been obtained from a *reliable* person; preferably the janitor. Of course, this information furnished by a tenant other than the janitor is also acceptable. Do not fill out a card for an elector still residing on the premises.

When you report that an elector has either moved or died, be sure that such information is obtained from at least two *reliable* persons, not members of the same family. Mark the names of such electors either *removed* or *dead* on the list, and fill out card with full name and address of each such elector and your report of the investigation.

Before reporting any elector *unknown*, every tenant in the house must be interviewed.

In former years, deputies have been very careless in making out a removal card for an elector, for the reason that further investigation showed that said elector still resided on the premises. The purpose of the removal card is missed if an elector is reported as not residing on the premises when he actually does, and such action

also reflects discredit on this office and places it in a peculiar light before the public. Furthermore, the elector is oft times subjected to embarrassment and inconvenience which might be avoided if greater care were exercised in the original investigation made by the deputy.

I shall expect all deputies to use their best efforts in making investigations in order to protect not only the interests of the Department, but the rights of the elector.

Upon the accuracy of your report, the success of our operations is greatly dependent, and for that reason I must insist that you bend every effort to make no report without feeling confident of its accuracy.

Very truly yours,

FREDERICK L. MARSHALL,

State Supt. of Elections.

INVESTIGATIONS

| County | Prior to reg. | Between reg. and election | Total |
|-------------------|------------------|---------------------------------|--------|
| Albany | 295 | 814 | 1,109 |
| Allegany | 52 | 116 | 168 |
| Bronx | 38,709 | 2,507 | 41,216 |
| Broome ..... | ..... | 759 | 759 |
| Cattaraugus | 16 | 41 | 57 |
| Cayuga | 408 | 23 | 431 |
| Chautauqua | 61 | 114 | 175 |
| Chemung ..... | ..... | 84 | 84 |
| Chenango | 1,521 | 125 | 1,646 |
| Clinton ..... | ..... | 27 | 27 |
| Columbia | 108 | 809 | 917 |
| Cortland | 7 | 400 | 407 |
| Delaware | 1 | 60 | 61 |
| Dutchess | 647 | 1,029 | 1,676 |
| Erie | 440 | 296 | 736 |
| Essex | 17 | 29 | 46 |
| Franklin | 7 | 19 | 26 |
| Fulton | 9 | 22 | 31 |
| Genessee | 22 | 63 | 85 |

| County | Prior to reg. | Between reg. and election | Total |
|-------------------|------------------|---------------------------------|---------|
| Greene | 238 | 609 | 847 |
| Hamilton ..... | ..... | 11 | 11 |
| Herkimer ..... | ..... | 8 | 8 |
| Jefferson ..... | ..... | ..... | ..... |
| Kings | 139,035 | 30,056 | 169,091 |
| Lewis ..... | ..... | ..... | ..... |
| Livingston | 392 | 104 | 496 |
| Madison | 10 | 29 | 39 |
| Monroe | 1,793 | 595 | 2,388 |
| Montgomery | 11 | 37 | 48 |
| Nassau | 240 | 98 | 338 |
| New York..... | 166,591 | 20,010 | 186,601 |
| Niagara | 22 | 84 | 106 |
| Oneida..... | ..... | 153 | 153 |
| Onondaga | 1 | 469 | 470 |
| Ontario | 259 | 49 | 308 |
| Orange | 971 | 1,017 | 1,988 |
| Orleans | 45 | 72 | 117 |
| Oswego ..... | ..... | 57 | 57 |
| Otsego | 2 | 13 | 15 |
| Putnam | 352 | 330 | 682 |
| Queens | 28,608 | 1,712 | 30,320 |
| Rensselaer | 301 | 4,260 | 4,561 |
| Richmond | 7,187 | 875 | 8,062 |
| Rockland | 332 | 368 | 700 |
| St. Lawrence..... | 125 | 88 | 213 |
| Saratoga | 18 | 32 | 50 |
| Schenectady | 38 | 12 | 50 |
| Schoharie | 116 | 301 | 417 |
| Schuyler | 87 | 568 | 655 |
| Seneca | 124 | 14 | 138 |
| Steuben | 383 | 54 | 437 |
| Suffolk | 208 | 87 | 295 |
| Sullivan | 87 | 538 | 625 |
| Tioga | 2 | 4 | 6 |
| Tompkins | 17 | 40 | 57 |

| County | Prior to reg. | Between reg. and election | Total |
|-------------------|------------------|---------------------------------|---------------|
| Ulster | 503 | 1,292 | 1,795 |
| Warren | 15 | 9 | 24 |
| Washington ..... | ..... | 9 | 9 |
| Wayne | 200 | 39 | 239 |
| Westchester | 4,553 | 3,835 | 8,388 |
| Wyoming | 26 | 42 | 68 |
| Yates | 133 | 60 | 193 |
| | <hr/> 395,345 | <hr/> 75,377 | <hr/> 470,722 |

HOTEL AND LODGING HOUSE INVESTIGATIONS

The close supervision kept over hotels and lodging houses by the office of the State Superintendent of Elections is one of the greatest means of preventing fraudulent registration and attempts at illegal voting. Through the instrumentality of sections 480, 481, 482 and 484, making it mandatory upon owners or lessees of hotels and lodging houses to file sworn statements showing names of all male persons who are residents of such hotel or lodging houses, whether guest, proprietor, lessee or keeper as well as identification data minutely setting forth personal descriptions, etc., and description of the premises being utilized for such purposes, it is almost impossible for fraud to be practiced. Such reports are filed on the first day of registration.

As a further preventative, hotel and lodging house keepers on the last day of registration file supplementary data, setting forth the names of persons who, since filing their first report have removed from the premises.

In view of the fact that innumerable transients are accommodated in places of this character, were not an extremely close check kept upon such occupants, it would be a simple matter for those who profit by breaking the law to ply their nefarious schemes under the protection of a temporary abiding place.

The following schedule shows number of hotel and lodging houses throughout the State together with information covering reports returned, etc.

| County | Hotel and lodging houses | Reports received | Names on report |
|-------------------|-----------------------------------|---------------------|-----------------------|
| Albany | 212 | 212 | 1,290 |
| Allegany | 14 | 4 | 18 |
| Bronx | 130 | 126 | 417 |
| Broome | 83 | 62 | 506 |
| Cattaraugus | 49 | 30 | 170 |
| Cayuga | 45 | 31 | 184 |
| Chautauqua | 118 | 37 | 166 |
| Chemung | 84 | 77 | 432 |
| Chenango | 20 | 20 | 137 |
| Clinton | 56 | 41 | 86 |
| Columbia | 84 | 84 | 306 |
| Cortland | 23 | 23 | 147 |
| Delaware | 11 | 11 | 42 |
| Dutchess | 98 | 70 | 275 |
| Erie | 373 | 355 | 1,635 |
| Essex | 28 | 22 | 79 |
| Franklin | 56 | 41 | 195 |
| Fulton | 62 | 50 | 175 |
| Genesee | 82 | 45 | 160 |
| Greene | 91 | 91 | 249 |
| Hamilton | 18 | 11 | 41 |
| Herkimer | 87 | 77 | 269 |
| Jefferson | 107 | 72 | 350 |
| Kings | 404 | 394 | 1,945 |
| Lewis | 48 | 40 | 176 |
| Livingston | 33 | 25 | 114 |
| Madison | 33 | 33 | 109 |
| Monroe | 434 | 365 | 2,576 |
| Montgomery | 62 | 51 | 166 |
| Nassau | 318 | 210 | 476 |
| New York | 632 | 607 | 7,723 |
| Niagara | 202 | 83 | 446 |
| Oneida | 228 | 73 | 500 |
| Onondaga | 415 | 255 | 1,614 |
| Ontario | 28 | 22 | 117 |

| County | Hotel and lodging houses | Reports received | Names on report |
|-------------------|-----------------------------------|---------------------|-----------------------|
| Orange | 167 | 102 | 342 |
| Orleans | 21 | 9 | 33 |
| Oswego | 100 | 66 | 200 |
| Otsego | 49 | 49 | 162 |
| Putnam | 21 | 17 | 47 |
| Queens | 384 | 382 | 766 |
| Rensselaer | 172 | 172 | 542 |
| Richmond | 207 | 202 | 374 |
| Rockland | 61 | 48 | 110 |
| St. Lawrence..... | 83 | 67 | 153 |
| Saratoga | 95 | 82 | 232 |
| Schenectady | 213 | 191 | 830 |
| Schoharie | 27 | 27 | 85 |
| Schuyler | 6 | 2 | 13 |
| Seneca | 22 | 22 | 78 |
| Steuben | 8 | 62 | 191 |
| Suffolk | 184 | 128 | 216 |
| Sullivan | 112 | 112 | 233 |
| Tioga | 13 | 13 | 66 |
| Tompkins | 16 | 12 | 53 |
| Ulster | 138 | 138 | 414 |
| Warren | 60 | 50 | 129 |
| Washington | 61 | 44 | 163 |
| Wayne | 19 | 17 | 66 |
| Westchester | 253 | 220 | 772 |
| Wyoming | 22 | 8 | 17 |
| Yates | 4 | 4 | 20 |
| | <hr/> 7,358 | <hr/> 5,996 | <hr/> 29,598 |

HOTEL AND LODGING HOUSE REPORT

The following summary shows number of persons registering from hotels and lodging houses, number not registering, number voting and number of those who did not vote:

| County | Registered on report | Registered not on report | Voted on report | Voted not on report |
|------------------|-------------------------|-----------------------------|--------------------|------------------------|
| Albany | 1,016 | ..... | 995 | ..... |
| Allegany | 9 | ..... | 8 | ..... |
| Bronx | 260 | 6 | 247 | 5 |
| Broome | 404 | 76 | 284 | 58 |
| Cattaragus | 54 | ..... | 45 | ..... |
| Cayuga | 135 | 21 | 120 | 17 |
| Chautauqua | 62 | ..... | 37 | ..... |
| Chemung | 287 | 74 | 186 | 52 |
| Chenango | 131 | 18 | 72 | 18 |
| Clinton | 82 | ..... | 82 | ..... |
| Columbia | 301 | ..... | 291 | ..... |
| Cortland | 126 | 6 | 124 | 6 |
| Delaware | 29 | ..... | 27 | ..... |
| Dutchess | 220 | 11 | 200 | 3 |
| Erie | 587 | 205 | 468 | 156 |
| Essex | 74 | ..... | 70 | ..... |
| Franklin | 192 | ..... | 190 | ..... |
| Fulton | 171 | ..... | 168 | ..... |
| Genesee | 70 | ..... | 61 | ..... |
| Greene | 233 | ..... | 229 | ..... |
| Hamilton | 33 | ..... | 31 | ..... |
| Herkimer | 199 | 32 | 158 | 23 |
| Jefferson | 265 | 18 | 221 | 15 |
| Kings | 1,255 | 97 | 1,178 | 75 |
| Lewis | 108 | ..... | 88 | ..... |
| Livingston | 114 | ..... | 67 | ..... |
| Madison | 74 | 3 | 73 | 3 |
| Monroe | 1,756 | 54 | 1,573 | 44 |
| Montgomery | 161 | ..... | 161 | ..... |
| Nassau | 407 | ..... | 392 | ..... |
| New York..... | 5,531 | 184 | 5,145 | 160 |
| Niagara | 324 | 42 | 268 | 16 |
| Oneida | 460 | 63 | 457 | 29 |
| Onondaga | 968 | 206 | 749 | 153 |
| Ontario | 89 | 31 | 82 | 26 |
| Orange | 248 | ..... | 224 | ..... |
| Orleans | 13 | ..... | ..... | ..... |

| County | Registered on report | Registered not on report | Voted on report | Voted not on report |
|-------------------|-------------------------|-----------------------------|--------------------|------------------------|
| Oswego | 151 | 22 | 130 | 20 |
| Otsego | 124 | 1 | 112 | 1 |
| Putnam | 40 | ..... | 37 | ..... |
| Queens | 465 | 1 | 449 | 1 |
| Rensselaer | 531 | 12 | 528 | 12 |
| Richmond | 242 | 4 | 214 | 4 |
| Rockland | 71 | ..... | 39 | ..... |
| St. Lawrence..... | 147 | ..... | 141 | ..... |
| Saratoga | 228 | ..... | 220 | ..... |
| Schenectady | 780 | ..... | 772 | ..... |
| Schoharie | 81 | ..... | 76 | ..... |
| Schuyler | 8 | ..... | 6 | ..... |
| Seneca | 76 | 5 | 64 | 4 |
| Steuben | 154 | 27 | 128 | 17 |
| Suffolk | 135 | ..... | 122 | ..... |
| Sullivan | 201 | ..... | 186 | ..... |
| Tioga | 59 | 4 | 54 | 4 |
| Tompkins | 40 | 6 | 40 | 4 |
| Ulster | 408 | ..... | 402 | ..... |
| Warren | 126 | ..... | 126 | ..... |
| Washington | 158 | ..... | 150 | ..... |
| Wayne | 66 | ..... | 45 | ..... |
| Westchester | 550 | 8 | 490 | ..... |
| Wyoming | 5 | ..... | 5 | ..... |
| Yates | 20 | ..... | 13 | ..... |
| | <hr/> 20,954 | <hr/> 1,237 | <hr/> 19,320 | <hr/> 926 |

INVESTIGATIONS OF DEATHS OF REGISTERED VOTERS

A considerable amount of time is taken up in perusing the records of the Department of Health throughout the State for the purpose of obtaining the name, residence, age, nativity, time and place of death of all male persons over twenty-one years of age who died between the day after the general election in 1915 and the first day of registration in 1916. The purpose of these records is to

further safeguard the elective franchise in so far as to make it impossible for a person to vote on the name of one deceased.

In former years this field was a fertile ground for the perpetration of fraud. Deputies are assigned to the various bureaus of vital statistics and make an indexed card list of all deaths. These names are then added to the challenge list for registration days.

The statement given below shows the number of deaths reported between November 3, 1915, and October 8, 1916, of all male persons over twenty-one years of age.

| | |
|-------------------|-------|
| Albany | 497 |
| Allegany | 220 |
| Bronx | 2,596 |
| Broome | 578 |
| Cattaraugus | 302 |
| Cayuga | 337 |
| Chautauqua | 505 |
| Chemung | 360 |
| Chenango | 206 |
| Clinton | 183 |
| Columbia | 398 |
| Cortland | 162 |
| Delaware | 212 |
| Dutchess | 457 |
| Erie | 2,054 |
| Essex | 210 |
| Franklin | 245 |
| Fulton | 244 |
| Genesee | 197 |
| Greene | 153 |
| Hamilton | 12 |
| Herkimer | 341 |
| Jefferson | 464 |
| Kings | 8,655 |
| Lewis | 101 |
| Livingston | 131 |
| Madison | 197 |
| Monroe | 1,399 |

| | |
|-------------------|--------|
| Montgomery | 264 |
| Nassau | 41 |
| New York..... | 11,271 |
| Niagara | 219 |
| Oneida | 909 |
| Onondaga | 1,128 |
| Ontario | 253 |
| Orange | 553 |
| Orleans | 104 |
| Oswego | 491 |
| Otsego | 311 |
| Putnam | 63 |
| Queens | 1,783 |
| Rensselaer | 607 |
| Richmond | 825 |
| Rockland | 77 |
| St. Lawrence..... | 522 |
| Saratoga | 313 |
| Schenectady | 398 |
| Schoharie | 142 |
| Schuyler | 73 |
| Seneca | 117 |
| Steuben | 403 |
| Suffolk | 46 |
| Sullivan | 220 |
| Tioga | 127 |
| Tompkins | 171 |
| Ulster | 414 |
| Warren | 173 |
| Washington | 204 |
| Wayne | 184 |
| Westchester | 1,128 |
| Wyoming | 116 |
| Yates | 103 |

45,169

DISFRANCHISEMENT OF VOTERS

It having come to my notice that a man who had been convicted of a felony and whose citizenship had not been restored would wait a year or two and then attempt to vote, particular stress was laid by me this year on preventing a recurrence of this miscarriage of justice with the result that numerous cases are now pending in the courts against ex-convicts who, thinking that the laxity which formerly existed still prevailed, appeared to register on registration day. The following tabulation shows the number of persons, by counties, in the State of New York, who have been convicted of felonies, from November 1st, 1915, to October 31st, 1916. These statistics were secured from the district attorneys and county clerks throughout the State, and are arranged in the branch offices of this Department by election and assembly districts. Subsequent to the close of registration, names secured by this Department are investigated for the purpose of ascertaining whether or not they registered, and if such is the case, these names are placed on the Challenge List for Election Day.

CONVICTIONS FOR FELONIES

| | |
|-------------------|-----|
| Albany | 42 |
| Allegany | 10 |
| Bronx | 207 |
| Broome | 16 |
| Cattaraugus | 33 |
| Cayuga | 25 |
| Chautauqua | 26 |
| Chemung | 33 |
| Chenango | 3 |
| Clinton | 9 |
| Columbia | 10 |
| Cortland | 2 |
| Delaware | 15 |
| Dutchess | 35 |
| Erie | 147 |
| Essex | 12 |
| Franklin | 12 |
| Fulton | 7 |

| | |
|--------------------|-------|
| Genesee | 14 |
| Greene | 8 |
| Hamilton ..... | ..... |
| Herkimer | 24 |
| Jefferson | 23 |
| Kings | 547 |
| Lewis | 4 |
| Livingston | 9 |
| Madison | 5 |
| Monroe | 48 |
| Montgomery | 11 |
| Nassau | 21 |
| New York | 1,560 |
| Niagara | 82 |
| Oneida | 67 |
| Onondaga | 68 |
| Ontario | 20 |
| Orange | 15 |
| Orleans | 8 |
| Oswego | 15 |
| Otsego | 6 |
| Putnam | 8 |
| Queens | 168 |
| Rensselaer | 19 |
| Richmond | 119 |
| Rockland | 46 |
| St. Lawrence | 7 |
| Stratoga | 14 |
| Schenectady | 5 |
| Schoharie | 1 |
| Schuyler ..... | ..... |
| Seneca | 13 |
| Steuben | 14 |
| Suffolk | 23 |
| Sullivan | 6 |
| Tioga | 4 |
| Tompkins | 28 |
| Ulster | 5 |

| | |
|-------------------|-------|
| Warren | 3 |
| Washington | 10 |
| Wayne | 4 |
| Westchester | 140 |
| Wyoming | 24 |
| Yates | 1 |
| | <hr/> |
| | 3,819 |

REGISTRATION DAY CHALLENGE LIST

The greatest vigilance was exercised by the deputies working under my direction in the compilation of the challenge list for registration days. In the past it had been frequently noted that names appeared on the challenge list through error or because of haste in the preparation of same, causing great inconvenience to innocent persons; to prevent the possibility of voters being challenged indiscriminately, I personally supervised the construction of the list for the registration of 1916 with the result that the number of persons registering whose names appeared on the challenge list was the lowest that it has been since the institution of this department. Inspectors of elections also received instructions cautioning them against laxity and dereliction of duty. Inspectors of elections were also given to understand that under no circumstances must the challenge list be relegated to a convenient resting place until registration was over, but had at all times to be conspicuously placed within reach of the chairman for consultation whenever an elector appeared to register. Not only did I insist upon the challenge list being placed in a prominent position where it could be viewed by the Board of Inspectors, but by watchers and persons affiliated with other civic organizations, as well.

Whenever a board of inspectors registered an elector whose name appeared on the challenge list, an explanation was required, setting forth the reason for such registration. The following list, by counties, shows the number of persons whose names were placed on the challenge list for registration days in 1916:

CHALLENGES ON REGISTRATION DAYS

| County | Name on chall. list | Challenged | Not appearing to register |
|-------------------|------------------------|------------|---------------------------------|
| Albany | 1,016 | 36 | 980 |
| Allegany | 773 | 2 | 771 |
| Bronx | 9,125 | 75 | 9,050 |
| Broome | 617 | 4 | 613 |
| Cattaraugus | 957 | 3 | 954 |
| Cayuga | 309 | ..... | 309 |
| Chautauqua | 355 | 1 | 354 |
| Chemung | 493 | ..... | 493 |
| Chenango | 954 | 28 | 926 |
| Clinton | 183 | ..... | 183 |
| Columbia | 345 | 3 | 342 |
| Cortland | 164 | ..... | 164 |
| Dalaware | 227 | ..... | 227 |
| Dutchess | 424 | 36 | 388 |
| Erie | 1,612 | 22 | 1,590 |
| Essex | 210 | ..... | 210 |
| Franklin | 245 | ..... | 245 |
| Fulton | 244 | ..... | 244 |
| Genesee | 290 | 3 | 287 |
| Greene | 326 | 1 | 325 |
| Hamilton | 12 | ..... | 12 |
| Herkimer | 177 | ..... | 177 |
| Jefferson | 238 | 2 | 236 |
| Kings | 30,731 | 345 | 30,386 |
| Lewis | 77 | ..... | 77 |
| Livingston | 392 | 12 | 380 |
| Madison | 202 | 1 | 201 |
| Monroe | 1,511 | 13 | 1,498 |
| Montgomery | 264 | ..... | 264 |
| Nassau | 175 | ..... | 175 |
| New York | 43,850 | 600 | 43,250 |
| Niagara | 225 | 1 | 224 |
| Oneida | 213 | ..... | 213 |
| Onondaga | 842 | 1 | 841 |
| Ontario | 357 | ..... | 357 |

CHALLENGES ON REGISTRATION DAYS — (*Concluded*)

| | | | |
|--------------------|-------|-------|---------|
| Orange | 354 | 6 | 348 |
| Orleans | 104 | ..... | 104 |
| Oswego | 238 | ..... | 238 |
| Otsego | 303 | ..... | 303 |
| Putnam | 49 | ..... | 49 |
| Queens | 4,953 | 41 | 4,912 |
| Rensselaer | 649 | 7 | 642 |
| Richmond | 1,080 | 3 | 1,077 |
| Rockland | 69 | 19 | 50 |
| St. Lawrence | 522 | 80 | 442 |
| Saratoga | 313 | 61 | 252 |
| Schenectady | 420 | 16 | 404 |
| Schoharie | 197 | 4 | 193 |
| Schuyler | 73 | ..... | 73 |
| Seneca | 123 | ..... | 123 |
| Steuben | 386 | 5 | 381 |
| Suffolk | 127 | ..... | 127 |
| Sullivan | 693 | 3 | 690 |
| Tioga | 131 | ..... | 131 |
| Tompkins | 199 | 17 | 182 |
| Ulster | 548 | 11 | 537 |
| Warren | 173 | 16 | 157 |
| Washington | 204 | ..... | 204 |
| Wayne | 318 | 2 | 316 |
| Westchester | 1,842 | 25 | 1,799 |
| Wyoming | 195 | ..... | 195 |
| Yates | 104 | ..... | 104 |
| <hr/> | | <hr/> | <hr/> |
| 112,484 | | 1,505 | 110,979 |

CHALLENGE LIST FOR ELECTION DAY

It is the inalienable right of one elector to challenge the right of franchise of any other elector, but experience has shown that ruthless challenging has not secured the desired results. In the preparation of the challenge list emanating from this Department for Election Day, the greatest possible care was exercised, in order

that only those names appeared thereon as investigation and re-investigation showed, properly belonged.

Particular emphasis was laid on first voters and thirty-day voters, for the reason that in the past it has been found that the greatest amount of fraud and the easiest opportunities lay within the scope of these two classes.

The names appearing on the Election Day challenge list were arranged under the following classifications:

Where death had occurred after persons had registered.

Where persons moved after registering.

Those who were convicted of felonies, and whose citizenship had not been restored.

Those who did not reside in the city for a year, in the county four months or the election district for thirty days.

Persons whose naturalization papers were not dated ninety days prior to Election.

Persons who had registered in the wrong election district erroneously.

On the sixth day of November the challenge lists were arranged by election districts and rearranged in police inspection districts, turned over to the Police Department and distributed by the police together with special instructions for the Boards of Inspectors. A challenge list receipt was signed by the four members of the Board of Inspectors upon delivery of the challenge list. Where a challenge list was mislaid, the chairman of such Board of Inspectors immediately notified one of the various offices of this Department and a duplicate was sent at once to replace the missing one.

The following summarization indicates the number of names on the Election Day challenge list, the number appearing to vote, and the number of such persons who did not attempt to vote.

CHALLENGES ON ELECTION DAY

| County | Name on chall. list | Persons voted | Did not vote |
|----------------|------------------------|------------------|-----------------|
| Albany | 173 | 2 | 171 |
| Allegany | 31 | ..... | 31 |
| Bronx | 231 | 35 | 196 |
| Broome | 2 | 1 | 1 |

CHALLENGES ON ELECTION DAY — (*Continued*)

| County | Name on chall. list | Persons voted | Did not vote |
|-------------------|------------------------|------------------|-----------------|
| Cattaraugus | 117 | 12 | 105 |
| Cayuga | 13 | ..... | 13 |
| Chautauqua | 139 | ..... | 139 |
| Chemung | 12 | 2 | 10 |
| Chenango | 32 | ..... | 32 |
| Clinton | 10 | ..... | 10 |
| Columbia | 9 | ..... | 9 |
| Cortland ..... | ..... | ..... | ..... |
| Delaware ..... | ..... | ..... | ..... |
| Dutchess | 154 | ..... | 154 |
| Erie | 172 | 23 | 149 |
| Essex | 10 | ..... | 10 |
| Franklin ..... | ..... | ..... | ..... |
| Fulton | 1 | ..... | 1 |
| Genesee | 430 | 7 | 423 |
| Greene | 117 | ..... | 117 |
| Hamilton ..... | ..... | ..... | ..... |
| Herkimer | 18 | ..... | 18 |
| Jefferson | 30 | 1 | 29 |
| Kings | 745 | 83 | 662 |
| Lewis | 5 | ..... | 5 |
| Livingston ..... | ..... | ..... | ..... |
| Madison ..... | ..... | ..... | ..... |
| Monroe | 127 | 40 | 87 |
| Montgomery | 9 | ..... | 9 |
| Nassau | 41 | ..... | 41 |
| New York..... | 2,228 | 332 | 1,896 |
| Niagara | 42 | ..... | 42 |
| Oneida | 40 | 1 | 39 |
| Onondaga | 202 | 49 | 153 |
| Ontario | 14 | 2 | 12 |
| Orange | 229 | ..... | 229 |
| Orleans ..... | ..... | ..... | ..... |
| Oswego | 29 | 4 | 25 |
| Otsego | 21 | ..... | 21 |

CHALLENGES ON ELECTION DAY — (*Concluded*)

| | | | |
|-------------------|-------|-------|-------|
| Putnam | 89 | 4 | 85 |
| Queens | 167 | 16 | 151 |
| Rensselaer | 232 | 39 | 193 |
| Richmond | 28 | 9 | 19 |
| Rockland | 38 | 13 | 25 |
| St. Lawrence..... | 7 | 3 | 4 |
| Saratoga | 12 | ..... | 12 |
| Schenectady | 60 | 4 | 56 |
| Schoharie | 37 | ..... | 37 |
| Schuyler ..... | ..... | ..... | ..... |
| Seneca | 2 | ..... | 2 |
| Steuben | 3 | 1 | 2 |
| Suffolk | 31 | 2 | 29 |
| Sullivan | 70 | 2 | 68 |
| Tioga ..... | ..... | ..... | ..... |
| Tompkins | 21 | ..... | 21 |
| Ulster | 119 | 19 | 100 |
| Warren | 4 | ..... | 4 |
| Washington | 7 | ..... | 7 |
| Wayne | 3 | ..... | 3 |
| Westchester | 527 | 80 | 447 |
| Wyoming | 94 | ..... | 94 |
| Yates | 29 | 1 | 28 |
| | <hr/> | <hr/> | <hr/> |
| | 7,013 | 787 | 6,226 |

AFFIDAVITS MADE BY ELECTORS

An entirely new departmental proceeding was established by me this year in handling what at first sight appeared to be cases of criminal intent to violate the election law, but which, upon investigation, indicated a lack of familiarity with the statute. In times past voters not conversant with the fact that a voting residence is not recognized by the law, voted from stores and business places and felt that inasmuch as no attempt was made to vote more than once, they came within the spirit of the law.

Formerly applications were made to secure warrants of arrest and when the case was presented before a police magistrate the magistrate could not consistently hold such person for criminally violating the election law. Many such cases presented themselves this year and instead of instituting criminal action, I had such electors make a sworn statement that they would not attempt to vote and then placed their names on the challenge list. Thus a double purpose was served; the person did not vote and he was not subjected to the humiliation of being apprehended. Of course, if it subsequently developed that such voter, after having been advised of his rights in the premises attempted to vote, then criminal action was instituted.

SUBPOENAS

To give an approximate idea of the immense amount of work transacted by this department in the examination of witnesses to determine whether fraud has been committed, the following table shows the number of subpoenas which were issued throughout the State, by counties, during the past election. Each subpoena represents a case which was tried by the special deputy attorneys general assigned to this Department during the election period, Chief Deputy Allen, the Secretary of this Department, and myself. The enormousness of the work involved may readily be seen when it is taken into consideration that at least one affidavit was secured from each person subpoenaed and in some instances when information which we thought pertinent was being withheld, some were subpoenaed time and again until the information sought was secured.

The office of the State Superintendent of Elections in Greater New York was open from 7 a. m. until midnight every day from September 9th until November 8th. Between the first day of registration and the close of election, approximately fifty letters were received daily requiring answers and opinions. Aside from this, anonymous communications were received setting forth what the subscriber thought was an intent to defeat the purport of the election law. In addition to this, the Honest Ballot Association and many other civic organizations of the city of New York were constantly in touch with this Department, and, through co-operation, there developed a most harmonious relationship between this

Department and all such organizations which have their inception in the plan for the betterment and purification of elections generally.

SUBPOENAS ISSUED BY COUNTIES

| | |
|-------------------|-------|
| Albany | 68 |
| Allegany | 12 |
| Bronx | 280 |
| Broome | 18 |
| Cattaraugus | 7 |
| Cayuga | 18 |
| Chautauqua | 16 |
| Chemung | 11 |
| Chenango | 6 |
| Clinton ..... | ..... |
| Columbia | 2 |
| Cortland | 3 |
| Delaware | 12 |
| Dutchess | 43 |
| Erie | 320 |
| Essex | 10 |
| Franklin ..... | ..... |
| Fulton | 1 |
| Genesee ..... | ..... |
| Greene | 3 |
| Hamilton ..... | ..... |
| Herkimer | 7 |
| Jefferson | 8 |
| Kings | 1,130 |
| Lewis | 1 |
| Livingston | 4 |
| Madison ..... | ..... |
| Monroe | 112 |
| Montgomery | 4 |
| Nassau | 91 |
| New York..... | 2,493 |
| Niagara | 11 |
| Oneida | 6 |

SUBPOENAS ISSUED BY COUNTIES — (*Concluded*)

| | |
|-------------------|-------|
| Onondaga | 88 |
| Ontario | 4 |
| Orange | 19 |
| Orleans ..... | ..... |
| Oswego | 28 |
| Otsego ..... | ..... |
| Putnam | 9 |
| Queens | 176 |
| Rensselaer | 176 |
| Richmond | 84 |
| Rockland | 12 |
| St. Lawrence..... | 54 |
| Saratoga | 6 |
| Schenectady | 78 |
| Schoharie | 7 |
| Schuyler ..... | ..... |
| Seneca | 2 |
| Steuben | 3 |
| Suffolk | 6 |
| Sullivan | 4 |
| Tioga ..... | ..... |
| Tompkins | 2 |
| Ulster | 1 |
| Warren ..... | ..... |
| Washington | 3 |
| Wayne | 1 |
| Westchester | 94 |
| Wyoming | 3 |
| Yates ..... | ..... |

 5,557

WARRANTS

Chief Magistrate McAdoo handled in New York City the issuance of warrants for the apprehension of violators of the election franchise. The following is a list of warrants issued, many of which have as yet not been served although constant watch is

WARRANTS — (*Concluded*)

kept on the haunts frequented by those at large, by the deputies of this Department:

| County | No. of warrants |
|--------------------|-----------------|
| Albany | 6 |
| Bronx | 19 |
| Erie | 4 |
| Kings | 38 |
| Monroe | 7 |
| Nassau | 7 |
| New York..... | 78 |
| Niagara | 1 |
| Onondaga | 2 |
| Orange | 12 |
| Queens | 11 |
| Rensselaer | 14 |
| Richmond | 3 |
| St. Lawrence | 4 |
| Schenectady | 9 |
| Suffolk | 4 |
| Ulster | 5 |
| Westchester | 3 |
| Total | 227 |

ARRESTS

The following schedule shows names of persons apprehended during the last election period, setting forth crimes charged and disposition made of same. In the arrests given, however, but few are included for whom warrants were issued as set forth in the preceding schedule:

| NAME | Nature of offense | Disposition |
|----------------------|-----------------------------|-------------|
| ALBANY COUNTY | | |
| Sidney Scott | Violation § 765, Penal Law. | Discharged. |
| Benjamin Solomon ... | Violation § 763, Penal Law. | Dismissed. |

ARRESTS — (Continued)

| NAME | Nature of offense | Disposition |
|---------------------------|-----------------------------|-------------------------|
| BRONX COUNTY | | |
| Thomas J. McLaughlin | Illegal registration | Dismissed. |
| Michael Sporeto | Illegal registration | Dismissed. |
| KINGS COUNTY | | |
| Isidore Hedin | Illegal voting | Penitentiary. |
| Francis Basuino | Illegal registration | Dismissed. |
| Matthew Trinder | Illegal registration | \$500 bail; Grand Jury. |
| Albert Guardino | Illegal registration | Discharged. |
| Emanuel Malbert | Illegal registration | Discharged. |
| Max Roth | Illegal registration | Discharged. |
| Moses Rubenstein | Illegal registration | Discharged. |
| Charles Reynolds | Illegal registration | Discharged. |
| Harris Goduick | Illegal registration | Discharged. |
| Michael J. Conway | Illegal registration | Held for Grand Jury. |
| Abraham Ryer | Illegal registration | Discharged. |
| William Cue | Illegal registration | Discharged. |
| James Campbell | Illegal registration | Discharged. |
| Frederick Schmidt | Illegal registration | Discharged. |
| Michael Zozzaro | False registration | Discharged. |
| Bradford M. Verrill | False registration | Discharged. |
| Maceo Falco | False registration | Discharged. |
| William Fulk | False registration | Discharged. |
| Isidore Axalrad | Illegal voting | Discharged. |
| NEW YORK COUNTY | | |
| John H. Smith | Illegal registration | Discharged. |
| William Bowles | Illegal registration | Discharged. |
| Matthew Wigman | False registration | Discharged. |
| Edward C. Covey | Illegal registration | Discharged. |
| Henry Dudley | Illegal voting | Discharged. |
| Thomas Cox | Illegal voting | Discharged. |
| James Kearns | False registration | Discharged. |
| Joseph Quinn | Illegal voting | Discharged. |
| John J. Sweeney | Illegal voting | Discharged. |
| James Moran | Illegal registration | Discharged. |
| Harry D. Smith | Illegal registration | Discharged. |
| Ben Granbird | Illegal registration | Discharged. |
| Max Cohen | Illegal registration | Discharged. |
| Isaac Steppler | Illegal registration | Discharged. |
| Alexander Jastrow | Illegal registration | Discharged. |
| Max Polsky | Illegal registration | Discharged. |
| Dave Goldberg | Illegal registration | Discharged. |
| QUEENS COUNTY | | |
| John W. Seiber | Violation § 752, Penal Law. | Held for Grand Jury. |
| Frank Robinson | Violation § 752, Penal Law. | Held for Grand Jury. |
| Nicholas Willoughby | Violation § 752, Penal Law. | Discharged. |
| William Dickinson | Violation § 752, Penal Law. | Discharged. |
| William Simpson | Violation § 752, Penal Law. | Discharged. |
| James Brick | Violation § 752, Penal Law. | Discharged. |
| Morris J. Brick | Violation § 752, Penal Law. | Discharged. |
| Isidor Schoenfeld | Violation § 752, Penal Law. | Discharged. |

ARRESTS — (Concluded)

| NAME | Nature of offense | Disposition |
|----------------------|-----------------------------|----------------------|
| Jacob Weiss | Illegal registration | Discharged. |
| Erving Humpling.... | Violation § 752, Penal Law. | Discharged. |
| Harry B. Daniels.... | Violation § 752, Penal Law. | Discharged. |
| Emil Fischer | Illegal registration | Held for Grand Jury. |
| Thomas J. Hammil... | Illegal registration | Discharged. |
| Henry C. Brandt.... | Illegal registration | Discharged. |
| Jacob Kerchner | Illegal registration | Discharged. |

RENSSELAER COUNTY

| | | |
|------------------------|----------------------------|-------------|
| Gabriel Eilers | Illegal registration | Discharged. |
| Thomas Wiebrecht ... | Illegal registration | Pending. |
| Giles Kaczmarik | Illegal registration | Pending. |
| Ignatius Hanley | Illegal registration | Pending. |
| Leonard Pakniski ... | Illegal registration | Pending. |
| Marion Weron | Illegal registration | Pending. |
| Reniquis Fac | Illegal registration | Pending. |
| Celestine Zeitler | Illegal registration | Pending. |
| Method Szumanski ... | Illegal registration | Pending. |
| Sebastian Synak | Illegal registration | Pending. |
| Benvute Ratapdzak.. | Illegal registration | Pending. |
| Theodore Kaczmark.. | Illegal registration | Pending. |
| Theodore Eicholtz ... | Illegal registration | Pending. |
| Gerald Stauble | Illegal registration | Pending. |
| Herman Block | Illegal registration | Pending. |
| Martine Rzasa | Illegal registration | Pending. |
| Anaclette Patterson .. | Illegal registration | Pending. |
| Constance Klein | Illegal registration | Pending. |
| Lawrence Martin | Illegal registration | Pending. |

REGISTRATION AND VOTE OF THE GENERAL
ELECTION, 1916

The schedule given below shows the total registration, both personal and impersonal, together with the total vote at the General Election in 1916 by counties:

| County | Registered | Vote |
|-------------------|------------|--------|
| Albany | 55,659 | 46,392 |
| Allegany | 10,942 | 10,436 |
| Bronx | 100,568 | 97,850 |
| Broome | 23,999 | 21,635 |
| Cattaraugus | 19,570 | 16,651 |
| Cayuga | 18,538 | 15,646 |
| Chautauqua | 28,894 | 24,168 |
| Chemung | 16,895 | 14,923 |

REGISTRATION AND VOTE OF THE GENERAL ELECTION, 1916 —
(Continued)

| | | |
|------------------|---------|---------|
| Chenango | 11,610 | 9,495 |
| Clinton | 12,593 | 9,513 |
| Columbia | 12,639 | 9,543 |
| Cortland | 8,999 | 7,139 |
| Delaware | 15,211 | 10,728 |
| Dutchess | 24,519 | 21,613 |
| Erie | 119,526 | 109,236 |
| Essex | 9,860 | 5,843 |
| Franklin | 12,249 | 8,693 |
| Fulton | 12,472 | 10,579 |
| Genesee | 10,902 | 8,478 |
| Greene | 9,318 | 7,668 |
| Hamilton | 1,731 | 1,202 |
| Herkimer | 18,751 | 13,350 |
| Jefferson | 23,365 | 19,445 |
| Kings | 269,805 | 259,998 |
| Lewis | 8,200 | 6,346 |
| Livingston | 11,204 | 9,257 |
| Madison | 12,520 | 9,390 |
| Monroe | 76,037 | 69,785 |
| Montgomery | 14,949 | 12,498 |
| Nassau | 28,650 | 22,849 |
| New York..... | 279,658 | 268,084 |
| Niagara | 24,594 | 22,152 |
| Oneida | 41,055 | 34,464 |
| Onondaga | 56,526 | 50,738 |
| Ontario | 15,787 | 13,309 |
| Orange | 29,553 | 22,001 |
| Orleans | 8,894 | 7,586 |
| Oswego | 20,699 | 17,274 |
| Otsego | 15,095 | 12,497 |
| Putnam | 3,868 | 3,106 |
| Queens | 71,485 | 69,101 |
| Rensselaer | 32,161 | 28,226 |
| Richmond | 17,235 | 15,390 |

REGISTRATION AND VOTE OF THE GENERAL ELECTION, 1916 —
(Concluded)

| | | |
|-------------------|-----------|-----------|
| Rockland | 11,777 | 10,003 |
| St. Lawrence..... | 25,111 | 20,070 |
| Saratoga | 17,581 | 13,408 |
| Schenectady | 23,403 | 18,991 |
| Schoharie | 7,871 | 6,643 |
| Schuyler | 4,622 | 3,759 |
| Seneca | 7,642 | 6,611 |
| Steuben | 24,655 | 20,083 |
| Suffolk | 27,117 | 21,917 |
| Sullivan | 10,251 | 7,515 |
| Tioga | 7,779 | 6,482 |
| Tompkins | 10,511 | 9,075 |
| Ulster | 28,596 | 17,344 |
| Warren | 10,054 | 7,228 |
| Washington | 13,957 | 11,601 |
| Wayne | 16,082 | 12,990 |
| Westchester | 62,440 | 52,903 |
| Wyoming | 9,828 | 7,289 |
| Yates | 6,184 | 4,844 |
| <hr/> | | |
| Total | 1,942,246 | 1,713,033 |

COMMISSIONERS OF ELECTIONS

I wish to most heartily thank the various Boards of County Commissioners of Elections throughout the State for their unsolicited assistance, for the co-operation and enthusiasm with which they supported recommendations made by my Department and for the efficient manner in which suggestions made to them were carried out.

The existent relationship between Commissioners of Elections and this Department has resulted in effectually reducing the errors and omissions in the work of the Boards of Inspectors and has further resulted in making the individual members of those Boards feel the responsibility which rests upon them and has also created

a tendency to lessen the laxity which was manifested by such Boards in the past.

Especially am I grateful to the Board of Elections of New York City. The Commissioners offered their whole-hearted co-operation with the sole purpose in view of seeing that the Boards of Inspectors acting under their jurisdiction lived up, not only to the letter, but to the spirit of the law as far as the working of this Department correlated with theirs. It was due to their co-operation that the stringent measures adopted by me had such a salutary effect on the inspectors, for the Commissioners ruled that unless every instruction emanating from this Department was adhered to, the inspectors' checks would be withheld until such time as my instructions were complied with. This brought about a heretofore unknown respect for orders issued by this Department.

ADDITIONAL INSTRUCTIONS TO DEPUTIES

On the second day of October, 1916, 150 temporary Deputy State Superintendents of Elections were appointed for a period of forty days to assist in policing the polling places during registration days and on Election Day, and also to help in investigating the registration of 1916. Each of these appointees were given explicit instructions as to their duties and before appointment was made, were examined by me in order that I might ascertain whether they possessed the necessary qualifications to intelligently perform the work assigned to them. A great many of the men appointed this year had had former experience as Deputy State Superintendents of Elections and in this respect their serviceability was greatly increased. They were given to understand that under no consideration were their services to be continued unless their daily reports conclusively showed that they were giving to the State the service it was entitled to, and their compensation was based upon actual performance while employed as Deputy State Superintendents of Elections.

The following printed rules were issued to all Deputy State Superintendents of Elections covering their duties on primary registration days and Election Day, supplemented by a personal talk to each deputy:

INSTRUCTIONS TO DEPUTIES FOR PRIMARY DAY, SEPTEMBER 19, 1916

Deputies assigned to the duty of visiting polling places will report at a polling place on the accompanying list in the order most convenient for him to reach at 3 o'clock P. M. and visit the remaining polling places on list until 9:00 P. M.

They will enter on their reports the following memoranda:

1. Name of County.
2. Election and Assembly Districts to be entered in space provided for same.
3. Date.
4. Year.
5. Number and location of polling places visited.
6. Aim of visit.
7. Ballot voted at time of visit.
8. Name of chairman and Inspectors present.
9. Watchers present.
10. Challenge list received.
11. Shield number of officer present.
12. Flag displayed.
13. Notice card displayed, no card used at primary election.
14. Report of general conditions, any information that you think would be beneficial to the office must be reported.

TO ALL DEPUTY STATE SUPERINTENDENTS.

In addition to the typewritten instructions pasted on inside cover of book issued and delivered to each Deputy State Superintendent of Elections for his observance on the day of the Primary Election, all deputies are strictly forbidden from remaining or loitering at or in the vicinity of any polling place, or engaging in argument or discussions relative to the merits of any of the candidates for nomination of election, confining themselves during the hours and places of duty on the day of the Primary Election to inspections of polling places, observation of election officers and authorized officials or persons in attendance thereat, as to the manner in which their respective duties are being performed,

positively refraining in every respect from coercing, intimidating, addressing, persuading or in any manner inducing or influencing persons to attend at the polls, or to cast or not to cast a vote for any candidate for nomination or election, nor in any manner to act as the representative of a political party or candidate.

New York, Sept. 19, 1916.

FREDERICK L. MARSHALL,
State Supt. of Elections.

INSTRUCTIONS TO DEPUTIES FOR REGISTRATION DAYS, OCTOBER 9, 10, 11, 12, 13, 14, 1916

Deputies assigned to the duty of visiting polling places will report at a polling place on the accompanying list at 5:30 P. M. on the first five days and 7:30 A. M. on Saturday and visit the other places continuously, in order most convenient for him to reach until 10:30 P. M.

They will enter on their reports the following memoranda:

1. Number and location of polling places visited.
2. Time of visit.
3. Name of chairman and the number of members of Registry Board present.
4. Whether they are discharging their duties in a lawful manner.
5. Shield numbers of Police Officers in attendance.
6. Number of highest ballot voted.
7. Special report of any violation of the Election Law.
8. Watchers present.
9. Flag displayed, Yes or No.
10. Challenge List received, Yes or No.
11. Notice card displayed, Yes or No.
12. Report of general conditions, any information that you think would be beneficial to the office must be reported.

INSTRUCTIONS TO DEPUTIES FOR THE DAYS OF
REGISTRATION FOR THE GENERAL ELECTION OF
1916, OCTOBER 9, 10, 11, 12, 13 AND 14.

Deputies who have been detailed to Assembly Districts will report at 5:30 P. M. at the place of meeting of the Board of Registry most convenient for him to reach, with the exception of Saturday, Oct. 14th, on which day they will report at 7 A. M. The first duty will be to see whether the Registry Board has been furnished with challenge lists sent out by this department through the Police. They will also observe whether Police Officers are in attendance at the meeting of the Registry Board.

In making their rounds deputies should particularly notice whether any of the names appearing on the challenge lists have been placed upon the registry books and if so, whether challenges have been entered against them. They should also give particular attention to the "REMARK COLUMN" of the challenge list with a view to seeing whether any names appearing on the challenge list have been permitted to register. This is of *utmost importance*.

Should any members of the Boards of Registry disregard or fail to comply with a request for aid and assistance called for by the State Superintendent of Elections, the facts shall be communicated immediately by telephone to this office, 2375 Madison square. Deputies should be particular about seeing that all entries are made in memorandum books supplied them, and especially make note of any remark that may appear pertinent.

The deputies shall also, in addition to making note of shield number of the Policeman on duty in a polling place, secure the names of the election officers and also note throughout the day, the time such Policemen or Election Officers leave and return, and other Policemen relieve those on duty. The time of such relief must be noted as well as the shield number of the Policeman so relieving.

Deputies shall inquire whether the chairman of the Board of Inspectors has received our "Special Notice to Election Officers" and request the chairman to read the notice to the other members of the Board.

FREDERICK L. MARSHALL.

State Superintendent of Elections.

INSTRUCTIONS TO DEPUTIES FOR ELECTION DAY NOVEMBER 7, 1916

Deputies assigned to the duty of visiting polling places will report at a polling place on the accompanying list at 6:00 A. M. on Tuesday, November 7, and visit the other places continuously, in order most convenient for him to reach until 5:00 P. M.

They will enter on their reports the following memoranda:

1. Number and location of polling places visited.
2. Time of visit.
3. Name of chairman and the number of members of Registry Board present.
4. Whether they are discharging their duties in a lawful manner.
5. Shield numbers of Police Officers in attendance.
6. Number of highest ballot voted.
7. Special report of any violation of the Election Law.
8. Watchers present.
9. Flag displayed, Yes or No.
10. Challenge List received, Yes or No.
11. Notice card displayed, Yes or No.
12. Report of general conditions, any information that you think would be beneficial to the office must be reported.

INSTRUCTIONS TO INSPECTORS OF ELECTIONS

Inspectors of Elections, exercising some of the most important functions in the Election machinery of the State, had not in the past received from the State Superintendent of Elections as close supervision as their duties warranted. In order to insure strict conformity with every part of the election statute entrusted to inspectors of elections, the following notices and forms were delivered to each Board of Inspectors in Greater New York in 1916.

This had a salutary effect because of the fact that these officials realized a close check was being kept upon their work, and it is pleasurable indeed, to be able to state that during the past year but an extremely small percentage failed to comply with every order issued by me. In addition to the tours made by Deputy State Superintendents of Elections, who personally explained to the inspectors the purport of my instructions, Chief Deputy Allen and myself augmented these remarks by personal visits and the results were most gratifying.

[Seal of New York State.]

STATE OF NEW YORK
STATE SUPERINTENDENT OF ELECTIONS

230 Fifth Avenue, New York City

FREDERICK L. MARSHALL, *Superintendent.*

Notice to Election Officers.—The Chairman of each Board of Election inspectors is hereby notified that the instructions on the reverse side of the challenge sheet must be fully complied with.

Every inspector must read sections 364, 486 and 169 of the Election Law.

The remark column must be filled out.

The challenge sheet must be signed by the entire Board.

Any inspector disregarding these instructions will be prosecuted to the full extent of the law.

Section 763 of the Penal Law provides: "A public officer who omits, refuses or neglects to perform any act required of him by the election law, or refuses to permit the doing of any act authorized thereby, is, if not otherwise provided by law, punishable by imprisonment for not more than three years, or by a fine of not more than three thousand dollars or both."

FREDERICK L. MARSHALL,
State Superintendent of Elections.

[Seal of New York State.]

STATE OF NEW YORK
STATE SUPERINTENDENT OF ELECTIONS

230 Fifth Avenue, New York City

FREDERICK L. MARSHALL, *Superintendent.*

—————E. D.—————A. D.

RECEIPT FOR REGISTRATION DAY CHALLENGE LIST

.....County, November 7th, 1916.

Received at p. m. of Frederick L. Marshall, State Superintendent of Elections, Challenge List for the.....Election District, Assembly District, containing the

names of persons to be challenged on Election Day, 1916, in accordance with the instructions printed at the top of said list and consisting of pages.

Chairman.....Inspector of Elections.
Inspector of Elections.
Inspector of Elections.
Inspector of Elections.

Note.—To be signed by all inspectors and handed to Police Officer who delivers Challenge List.

[Seal of New York State.]

STATE OF NEW YORK

STATE SUPERINTENDENT OF ELECTIONS

230 Fifth Avenue, New York City

FREDERICK L. MARSHALL, *Superintendent.*

—————E. D.—————A. D.

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Inspector of Elections.

Note.—To be signed by all inspectors and handed to Police Officer who delivers Challenge List.

THEOLOGICAL SEMINARIES

A serious problem confronting this Department during 1916 was brought to light when the registration returns showed an un-

usually large number registered from certain seminaries in New York City. Inasmuch as section 163 of the Election Law "Gaining or Losing a Residence," states:

"For the purpose of registering and voting no person shall be deemed to have gained or lost a residence by reason of his presence or absence while employed in the service of the United States, nor while engaged in the navigation of the waters of this State, or of the United States, or of the high seas; nor while a student of any seminary of learning; nor while kept at any almshouse, or other asylum or institution wholly or partly supported at public expense or by charity; nor while confined in any public prison. Any person claiming to belong to any class of persons mentioned and referred to in this section shall file with the board of inspectors at the time of registration a written statement showing where he is actually domiciled, his business or occupation, his business address, and to which class he claims to belong. Such statement shall be attached to the register, and be open for public inspection, and the fact thereof shall be noted in the register opposite the name of the person so registered."

I caused subpoenas to be issued and brought each individual who had thus erroneously registered to the New York Office of my Department and set forth my opinion regarding his status as an elector of the State of New York. However, inasmuch as section 163 does not clearly set forth the standing of a student, in my opinion, a person attending a theological seminary cannot claim such residence as his legal domicile. I believe this section should be amended to read "That a student neither gains nor loses a residence unless he has abandoned such former residence." This would for all time definitely determine the status of a student.

LEGAL ASSISTANCE

In a department which embraces duties so distinctive as the office of the State Superintendent of Elections, the necessity for legal assistance at all times is most apparent. This is especially true when it is known that from seven to ten thousand letters are answered annually, all of which solicit information as to the eligibility of electors. For thirty days prior to election, the Attorney-General assigned to the New York office of my Department ten

temporary Deputy Attorneys-General who examined witnesses, made application for warrants, appeared before the Supreme Court Justices to have names stricken from registers and tried cases where persons were apprehended on warrants issued by this Department.

The work actually consummated by these special Deputy Attorneys-General was of much greater relative importance than is apparent to one unfamiliar with the details of my Department.

I wish to most heartily thank the gentlemen assigned by the Attorney-General to assist me in the legal ministrations of this office and assure them that I deeply appreciate the loyalty evidenced and the enthusiasm with which they entered into the work, and I consider myself fortunate in having had designated to assist me so capable a force of attorneys.

HOSPITALS

The registration from hospitals during the past election appeared exceedingly large and consequently suspicious. I immediately instituted a personal investigation of every registered elector from the various hospitals throughout New York City, the result of which showed that fully 300 persons had registered from hospitals, believing same to be their legal residence.

In my opinion an interne should be placed in the same category with a student of learning and in amending section 163 of the Election Law, internes of hospitals should be included with those of whom it is stated that they neither gain nor lose a residence. Investigation of the witnesses in the hospital cases referred to above, clearly disclosed the fact that many persons registering therefrom were not entitled so to do, as a great many maintained homes in other parts of the State, but found it convenient to exercise their rights of franchise from such hospitals. Were the Election Law amended, a great many such voters would in consequence, be obliged to register from actual residences rather than from hospitals, as, in the case of internes especially, hospitals are institutions of learning for it is my belief that when an interne elects to stay at a hospital until such time as he wishes to commence his practice, pending the completion of his studies, he is still a student of learning.

LODGING HOUSES

In dealing with the floating population of the larger cities of the State of New York, this office is confronted by a most serious situation. Since assuming my duties as State Superintendent of Elections, I have made a special study of this transient vote, that is, those electors exercising their right of franchise from hotel and lodging houses, particularly in New York City, as it contains within its environs 133 lodging houses and 400 hotels. The closest supervision possible has been kept by men with a view to seeing that the constitutional rights of such electors were not violated, but at the same time, this scrutiny was the responsible agent for a considerable falling off in the lodging house vote this year.

In the past, many hundred of votes were cast from lodging houses by electors who did not possess the necessary qualifications, inasmuch as in many cases they were not residents of the State the required length of time and in some instances did not reside four months in the county. Furthermore, by the close watch kept on houses of this character, and frequent calls on such lodging houses suspected of being centers of colonization in particular, no opportunity was given any but actual lodgers at such houses the chance to claim a residence where none actually existed. The supplementary reports referred to in another part of this review which are filed on the last day of registration also were of great assistance in preventing persons, who resided perhaps a day or so at such place and then moved to parts unknown, from returning on Election Day for the purpose of casting a vote.

Whenever evidence was secured that a man was not a bona fide resident of a lodging house from which he registered, steps were taken for his apprehension and the fact that every lodging house in the city of New York was familiar with the vigilance exercised by my deputies, no chances were taken by suspicious characters.

BLACKWELL'S ISLAND

In recommending the abolishment of the polling place on Blackwell's Island, it is my belief that such a measure would prove highly advantageous. This polling place has for a number of years been the subject of much adverse criticism, in consequence of which I caused a personal investigation to be made. My find-

ings were that from three to four hundred voters registered yearly from this Island, which was startling in view of the fact that there are situated on Blackwell's Island hospitals and penal institutions containing persons disqualified from voting, and the normal registration should be that small percentage of its population which serve as attendants, and the directing officials.

I have succeeded, in 1916, in reducing considerably the number voting from Blackwell's Island, since in many instances persons presenting themselves to be registered were found to lack the necessary qualifications. Repeatedly, while making personal visits during registration days, I found persons offering to register who were physically incapacitated, and in some instances had to be wheeled to the polling places; upon inquiry being made as to their status, it was claimed to be that of an employee of the city at a salary of from ten to twenty-dollars per month. This naturally aroused my suspicions and I issued subpoenas answerable at my New York office for all persons added to the pay roll of the city, at this extremely low rate of compensation, within sixty days of election. The result of this inquiry showed that with few exceptions all of these persons had originally been sent to Blackwell's Island as patients, and quite a few were not even residents of New York County for four months.

I respectfully recommend that the polling place on Blackwell's Island be abolished as those voters possessing the legal qualifications, as well as the physical ability could, without the slightest inconvenience or expense, be registered from Manhattan Island proper at the polling place situate nearest the ferry landing taking persons to and from Blackwell's Island. This requested change is desirable from an economic standpoint as well.

RECORD OF PERSONS CHALLENGED

In order that a permanent record be on file in the office of the State Superintendent of Elections, I feel that section 364 of the Election Law, which does not provide for such record, reading:

"The inspectors of elections shall keep a minute of their proceedings in respect to the challenging and administering oaths to persons offering to vote in which shall be entered by one of them the name of every person who shall be challenged or take either

of such oaths, specifying in each case whether the preliminary oath or the general oath, or both,"

should be amended by adding,

"All such affidavits shall be made in writing and signed by the elector taking such oath and filed with the State Superintendent of Elections."

At present an oral oath alone is administered and without the suggested amendment it is necessary, in order to see the signature of an elector, to subpoena the signature copy of the registration book. Were this amendment made, my Department at all times would be in possession of the signature of an elector whose eligibility has been questioned.

ENROLLMENT OF SOLDIER VOTE

Owing to the number of soldiers who were on the Border at the last election, in my opinion, the Election Law should be amended giving a soldier, who is engaged in active service of the United States, during the registration period, a similar opportunity to enroll as is offered a minor becoming of age after Election Day.

I also believe the Election Law should be amended so as to give a person becoming naturalized after Registration, the privilege of enrolling in a similar manner.

SERVICE DEPARTMENT

To give an idea of the importance of the detailed work of the office of the State Superintendent of Elections, it might not be amiss to state that invaluable information is rendered the various civic organizations, as well as the District Attorney's office, which at various times during the year has assigned from three to nine men to copy information from records on file; the Corporation Counsel's office; the Police Department, and practically every city department in Greater New York. In addition to this, the Board of Child Welfare and an untold number of private counsellors-at-law consult our records in order to definitely determine the legal residence of clients or persons who are to be used as witnesses in civil or criminal actions.

A great many requests are also received from out of town State

and city officials soliciting information. During the past year 192 such inquiries were received; some from States as far west as Washington and Oregon. Our records have been the means of recovering persons given up as missing, rendering inestimable service to individuals who were seeking the whereabouts of missing relatives and in two particular instances have been the means of locating recalcitrant husbands who had deserted their families.

Between February 9th, 1916, and December 30th, 1916, 2,077 inquiries were received from the Board of Child Welfare, and upon the strength of the information given by my Department, it was definitely determined whether or not the husband and father of such applicants was a citizen of the United States at the time of decease; in such cases applications receiving consideration by the Board. Each individual case of the 2,077 submitted meant a search of our records; as far back as the year 1904 in some instances.

For the various insurance companies in Greater New York between March 16th and December 31st, 1916, 198 investigations were made. For the office of the State Comptroller, 113 investigations were made between June 27th and December 23d, 1916. For the Municipal Civil Service Commission, 93 inquiries were investigated between June 28th and December 29th, 1916. For individual attorneys and persons seeking information, 2,312 investigations were made from February 4th to December 30th, 1916.

So many inquiries having been received, and this phase of our work having assumed such proportions, it became necessary to delegate two men to this work, whose sole duty it was to furnish the information required.

AMENDMENT TO SECTION 153

Section 153 of the Election Law, adding and erasing names on register, has proven one of our most forcible weapons where it has been clearly demonstrated that a person does not possess the necessary qualifications to entitle him to exercise his right of franchise. By this method, names are stricken from the register instead of merely placing same on the challenge list. By so doing, a person could swear in his vote, and utterly defraud the intent of the law, unless subsequent criminal action were instituted. Were section 153 amended to read:

"In all applications to strike the names of voters from the register under this section, an affidavit by the State Superintendent of Elections or any one of his deputies when duly deputed by the State Superintendent of Elections, that investigation was made by him pursuant to the provisions of section 475 of this chapter and that the affiant did visit and inspect the premises claimed by the voter as his residence and did interrogate an inmate, housedweller, caretaker, owner or proprietor thereof or thereon as to the said voter's residence thereon or thereat and that the said affiant was informed by one or more of said persons naming them, that they were acquainted with and knew the persons residing therein or thereat, and that the voter did not reside at said premises thirty days before election, shall be presumptive evidence against the right of the voter to register from such premises, and in case the court, justice or judge direct that service of the order to show cause may be made by depositing the same in the post-office, such service shall not be complete until a copy of the order to show cause shall also have been served upon the custodian of primary records for the political subdivision in which such election district is located, and upon the chairman of each of the two political parties casting the greatest number of votes for Governor at the last preceding Gubernatorial Election,"

except in the case where the person whose right to franchise has been challenged is not affiliated with either of the two political parties casting the greatest number of votes in which event

"the party casting the highest number of votes and the party with which such elector is affiliated."

This amendment would materially curtail the amount of incidental work required, and would furnish this Department more time to bring these cases to court, resulting in preventing a great many electors from voting who do not possess the necessary qualifications.

AMENDMENT OF SECTION 157.

That part of section 157 reading:

"The Board of Elections of each county containing a city of the first or second class and the board of elections of the city of New

York shall, as soon as possible after the delivery of such lists, and not less than six days prior to the day of election, print in pamphlet form for each ward of any such city within their respective counties, or for each assembly district in the city of New York, etc.," should be amended as follows:

"The Board of Elections of each county containing a city of the first or second class, and the counties of Suffolk and Nassau, and the board of elections of the city of New York shall, as soon as possible after the delivery of such lists, and not less than six days prior to the day of election, print in pamphlet form for each ward of any such city within their respective counties, or for each assembly district in the city of New York, not less than twenty-five times as many copies of said registration-lists as there are election districts in such assembly district or ward."

This for the reason that at present in order to make investigations of registrations in the two counties referred to, the names of registered electors must be taken from the registration books. Were such a list furnished this Department by the said Boards of Elections of Nassau and Suffolk Counties, it would materially assist me in carrying out the work of this Department.

AMENDMENT TO SECTION 180

Section 180 states:

"It shall be the duty of the officers with whom such registers of the election district are filed, to forthwith file one copy of such register for each election district with the State Superintendent of Elections."

This section should be amended to read:

"It shall be the duty of the officers with whom such registers of the election district are filed to forthwith file the signature copy of such register for each election district with the State Superintendent of Elections."

At present it is necessary to issue a subpoena duces tecum in order to secure these books and as there is a constant demand at this office for the signature copy, the proposed amendment to section 180 would materially save time and incident inconvenience.

AMENDMENT OF SECTION 301

Section 301, "Publication of list of registration and polling places," from which the following extract is taken:

"The Board of Elections of the City of New York shall cause to be published in two newspapers in each borough within such city, a list of the registration and polling places so designated in each borough and the boundaries of each election district therein in which such registration and polling place is located and shall at the same time file said list with the State Superintendent of Elections,"

should be amended to read as follows:

"The Board of Elections of the city of New York shall cause to be published in two newspapers in each borough within such city, a list of the registration and polling places so designated in each borough and the boundaries of each election district therein in which such registration and polling place is located and shall at the same time file said list with the State Superintendent of Elections at least five (5) days prior to registration days and Election Day."

The purpose of this amendment is to give this office sufficient time to make all necessary changes in the books of investigation, and would greatly facilitate the work of this Department inasmuch as at present these lists are not furnished in sufficient time to make the necessary corrections.

AMENDMENT TO SECTION 320

Section 320 reads:

"The Secretary of State shall also transmit to the State Superintendent of Elections a sufficient number of such copies to furnish one of such copies to the State Superintendent and to each Deputy."

Inasmuch as this Department frequently receives requests from various officials in other States, as well as from individuals and civic organizations throughout New York State, for copies of the Election Law, the furnished allotment is inadequate to meet the demands made on my Department. I respectfully request that this section be amended to read:

"The Secretary of State shall also transmit to the State Superintendent of Elections five hundred such copies."

AMENDMENT TO SECTION 476 OF THE ELECTION LAW

Section 476 of the Election Law, "Aid by Private Persons and Public Officers," should be amended in so far as furnishing information to the State Superintendent of Elections. In the rural districts throughout the State it is necessary that the various State and County officials furnish, in writing, information which is of vital importance to the Department, and which information cannot be secured by me owing to the limited appropriation at my command for traveling expenses.

Were the above referred to section amended so as to incorporate a clause providing for the furnishing of such information as is needed by the State Superintendent of Elections for the proper conduct of his office, it would relieve a situation which is sometimes made serious by lack of voluntary co-operation. This section should read as follows:

"SECTION 476. AID BY PRIVATE PERSONS AND PUBLIC OFFICERS. The state Superintendent, or any Deputy, may call on any person to assist them in the performance of their duty; and they may also call on any public officer who by himself or his assistants, deputies or subordinates shall render such assistance as may be required in such form as deemed expedient by said Superintendent or Deputy. Any such person, public officer, deputy or subordinate who shall fail, on demand of the Superintendent or any Deputy, to render such aid and assistance in the performance of his duty as he shall demand, or who shall willfully hinder or delay, or attempt to hinder or delay such Superintendent or Deputy, in the performance of his duty, shall be guilty of a felony and shall upon conviction thereof be sentenced to imprisonment in a State Prison for a period of not more than three years; and if a public officer, shall, in addition to such imprisonment, forfeit his office. A member of a uniformed police force and every sheriff, deputy sheriff and election officer shall, for the purpose of this article, be deemed a public officer."

CONCLUSION

I have endeavored in this report to show in a brief, but comprehensive manner, some of the many things accomplished by the staff of the State Superintendent of Elections. To the uninitiated, it would appear that the name of the Department implies work performed merely during the election period. However, during twelve months of the year, and every working day of the month, investigations of one sort or another are continually being made; a close check is at all times kept on what are considered suspicious rendezvous; a special squad of deputies are continually on the look out for evidence which might lead to developments; and at the present time a deputy Attorney-General has been assigned to the New York office to investigate what appears to be one of the clearest cases of conspiracy which has as yet been brought to light.

Some idea of the work done by this Department may be obtained when consideration is given to the fact that in order to insure strict enforcement of the election law, the assistance and co-operation of innumerable municipal and State officials are essential. In this last are included: police officials, town clerks, registrars of vital statistics, district attorneys, sheriffs, and the entire assemblage of election officials, upon all of whom is dependent, to a greater or less extent, the efficient conduct of elections throughout the State.

For the manner in which these officials have co-operated with my Department and complied with suggestions and requests made by me during the current year, I am most thankful.

It is clearly evident that without the mutually helpful relationship existent between the departments for which these various officials proceeded, and the office of the State Superintendent of Elections, the serviceability of my Department would be lessened instead of enhancing yearly, its value to the State as a Department, and to the public—first as a protection, and secondly as a most resourceful information bureau.

Respectfully submitted,

FREDERICK L. MARSHALL,

State Superintendent of Elections.

Dated at Albany, New York, December 30, 1916.

